



# 2004 annual report

CALIFORNIA DEPARTMENT OF INSURANCE  
*of the* INSURANCE COMMISSIONER





A close-up photograph of several bright yellow flowers, possibly tulips, with green leaves, set against a blurred background.

# 2004 ANNUAL REPORT *of the* INSURANCE COMMISSIONER

For the year ending December 31, 2004

Containing data compiled from annual statements of insurers required by law, showing the condition and affairs of each insurer's business transactions under certificate of authority of the State of California and including a report of Conservation and Liquidation proceedings to December 31, 2004.





**DEPARTMENT OF INSURANCE**

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August 1, 2005

The Honorable Arnold Schwarzenegger  
Governor, State of California  
State Capitol  
Sacramento, CA 95814

Dear Governor Schwarzenegger:

I am pleased to present to you the 2004 Annual Report of the Insurance Commissioner in accordance with the requirements of Section 12922 of the California Insurance Code.

Also included in this report is the information required by the following California Insurance Code Sections: 1060 (report on insurance business insolvency and delinquency proceedings, names of those persons proceeded against, and whether such persons have resumed business, been liquidated, or have been mutualized); 12921.1 (report on program to investigate complaints, respond to inquiries received, and bring enforcement actions against insurers); and 12921.4 (report on all actions taken with respect to patterns of complaints against insurance or production agencies).

This report provides a synopsis of the statements, which reflect the general condition of the insurance business in California, and a detailed statement of monies received by the California Department of Insurance in the calendar year 2004.

Sincerely,

A handwritten signature in black ink, reading "John Garamendi", is positioned above the printed name.

JOHN GARAMENDI  
Insurance Commissioner

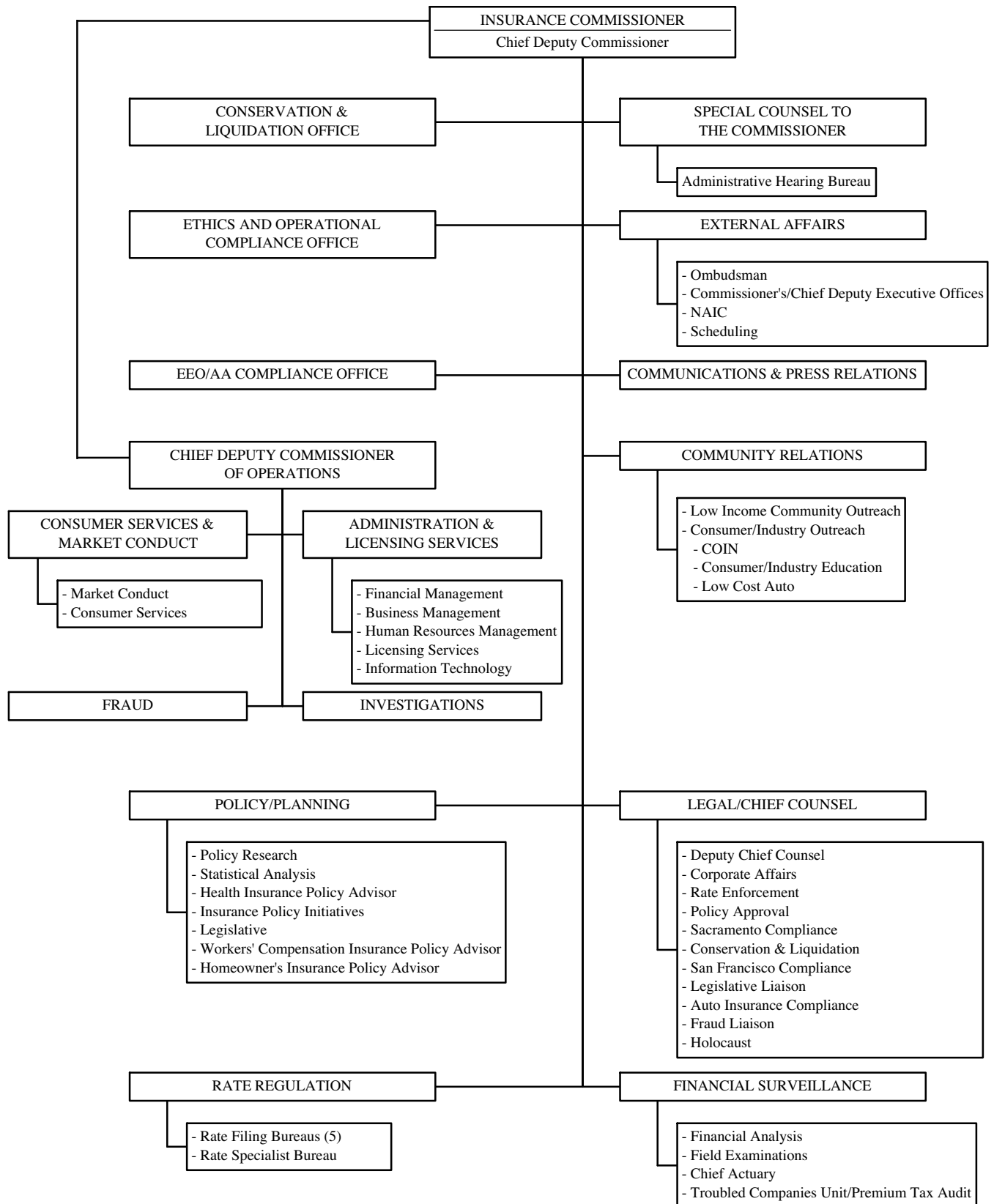
# *State of California Insurance Commissioners*

For the Years 1868 Through 2004

George W. Mowe	1868-1872
J.W. Foard	1872-1878
J.C. Maynard	1878-1882
George A. Knight	1882-1886
J.C.L. Wadsworth	1886-1890
J.N.E. Wilson	1890-1894
M.R. Higgins	1894-1897
Andrew J. Clunie	1897-1902
E. Myron Wolfe	1902-1910
E.C. Cooper	1910-1914
J.E. Phelps	1914-1917
Alexander McCabe	1917-1923
E.C. Cooper (Acting)	1923
George D. Squires	1923-1925
Charles R. Detrick	1925-1929
E. Forrest Mitchell	1929-1935
Samuel L. Carpenter, Jr.	1935-1938
Rex B. Goodcell	1938-1939
Anthony Caminetti, Jr.	1939-1943
Maynard Garrison	1943-1947
Wallace K. Downey	1947-1950
John R. Maloney	1951-1955
F. Britton McConnell	1955-1963
Stafford R. Grady	1963-1966
Richard S.L. Roddis	1966-1968
Anthony R. Pierno	1968

Richards D. Barger	1968-1972
Gleeson L. Payne	1972-1975
Wesley J. Kinder	1975-1980
Ansel Shapiro (Interim)	1981
Robert C. Quinn	1981-1983
Bruce Bunner	1983-1986
Roxani M. Gillespie	1986-1991
John Garamendi	1991-1994
Chuck Quackenbush	1994-2000
Clark Kelso	2000
Harry W. Low	2000-2003
John Garamendi	2003-Present

# 2004 Organizational Chart





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REPORT

PART I

2004 ANNUAL REPORT *of the* INSURANCE COMMISSIONER







## *Ethics & Operational Compliance Office*

The Ethics and Operational Compliance Office provides management of the California Department of Insurance with independent, objective, accurate and timely information necessary to make policy decisions. We assist management in their efforts to increase operational and program efficiency and effectiveness by providing them with analysis, appraisals, recommendations and technical assistance.

We are independent but team-oriented, and we are committed to providing timely, professional and objective services to satisfy customer needs. We do our job right the first time by taking personal responsibility for our work and by meeting the standards of professional competence.

The Ethics and Operational Compliance Office is composed of four distinct functions with seven staff members reporting to the Chief Deputy Commissioner:

- Internal Audits Unit
- Information Security Office
- Curriculum Compliance Audits Unit
- Ethics Office

## **INTERNAL AUDITS UNIT**

The Internal Audits Unit was established in 1994 to ensure compliance with management's goals and objectives and adherence to federal, state, and departmental mandates, policies and procedures. The professional audit staff conducts internal audits and special projects in the California Department of Insurance and Conservation and Liquidation Office according to standards established by the Institute of Internal Auditors.

The audit staff assists executive management by conducting performance audits and program effectiveness and efficiency reviews. The staff also performs a variety of special projects that include: research and fact finding, project consultation, post-implementation evaluations, reviews of automated projects, reviews of proposed changes to policies and procedures, and participation in various workgroups.

We owe a responsibility to management to provide information about the adequacy and effectiveness of the Department's system of internal control and the quality of performance.

## **INFORMATION SECURITY OFFICE (ISO)**

The Information Security Office provides oversight to ensure that the Department's data is protected against unauthorized use, modifications and deletions. Our functions and specific activities are varied and diversified.

Each state agency that uses, receives or provides information technology services designates an Information Security Officer with responsibility for implementing state policies and standards regarding the confidentiality and security of information. The state-wide policies and standards include, but are not limited to, strict controls to prevent unauthorized access to data maintained in computer files, program documentation, data processing systems and data processing equipment physically located in the agency.

The Information Security Officer has oversight responsibility for the Department's compliance with these state-wide requirements as listed in State Administrative Manual Section 4841:

- Oversight responsibility for ensuring the integrity and security of automated information that is produced and used in the Department's operations.
- Oversight responsibility for the security of information technology facilities, software and equipment that is utilized for automated information processing.
- Oversight of compliance with state audit and reporting requirements relating to the integrity of information assets.
- Oversight of the development and maintenance of the Department's Operational Recovery Plan.
- Oversight responsibility for the Department's information technology risk management program.



**CURRICULUM COMPLIANCE AUDITS UNIT**

The Curriculum Compliance Audits Unit conducts reviews of insurance education providers' pre-licensing and continuing education courses to ensure the curriculum and provider operations adhere to California's Insurance Code and Code of Regulations. The audit findings are intended for use by the Licensing Services Division to assist them in reviewing the quality of education to ensure adequate training for the licensing and continuing education requirements of insurance agents and brokers.

The auditor also reports quarterly to the Curriculum Board on the progress of the audit function, audit production plans and common audit findings. Any significant fraudulent or criminal activity discovered during an audit would be referred to the Enforcement Division for further review and investigation.

**ETHICS OFFICE**

The Ethics Office was created in 2000 to provide private, secure and confidential communications and investigations. We receive and research complaints regarding employees' conflicts with the Political Reform Act and the department's Incompatible Activities Statements such as misuse of state property, inappropriate acceptance of gifts, and abuse of authority.

This is an independent office where the department's employees can confidentially obtain answers to questions regarding proper conduct and report improper governmental activities by telephone, letter or e-mail. The Ethics Office investigates claims of suspicious activities as required by State Administrative Manual Section 20080. We also oversee ethics orientation training for the department's employees and advise them of their rights and responsibilities under the Whistleblowers' Protection Act.





## *Administration & Licensing Services Branch*

The mission of the Administration and Licensing Services Branch is to protect insurance consumers and maintain the integrity of the insurance industry by assisting with the implementation and enforcement of insurance licensing laws, and by providing professional, quality support services to each of the California Department of Insurance's (CDI) programs.

This Branch consists of the Business Management Bureau, the Human Resources Management Division, the Information Technology Division, the Licensing Services Division and the Financial Management Division.

**BUSINESS MANAGEMENT BUREAU (BMB)**

The Business Management Bureau is a multidisciplinary team consisting of 27 employees (18 in Sacramento, 5 in Los Angeles, and 4 in San Francisco) that are responsible for carrying out the following responsibilities:

- Preparation, coordination and processing of all contracts and purchase documents in accordance with State law, policies and procedures (Sacramento BMB).
- Providing mail services and supplies at the three largest CDI work-sites: Sacramento, San Francisco, and Los Angeles.
- Overseeing and managing all facilities projects, issues and leases at each of the 16 CDI addresses and locations.
- Managing records retention, fixed assets, forms, transportation, Conflict of Interest, and reproduction programs/processes.

**HUMAN RESOURCES MANAGEMENT DIVISION (HRMD)**

The Human Resources Management Division consists of four units, the Labor Relations, Health and Safety and Workers' Compensation Unit; the Selection, Training and Merit Issues Unit; Personnel Transactions Unit and the Personnel Operations Unit.

- The Labor Relations, Health and Safety and Workers' Compensation Unit is responsible for labor contract implementation issues, including grievance processing; updating emergency evacuation plans and teams and providing evacuation and safety training; responding to reasonable accommodation requests; providing information and advice on ergonomic compliance and managing Workers' Compensation claims filed by CDI employees.
- The Selection, Training, and Merit Issues Unit administers civil service exams, coordinates training for departmental employees, investigates merit issue complaints and appeals, and manages the various departmental awards programs.
- The Personnel Transactions Unit is responsible for issues related to payroll, employee benefits, leave balances, and access to employee personnel files.
- The Personnel Operations Unit provides departmental managers and supervisors with consultative services and assistance with various human resources related subject areas including but not limited to hiring, employee discipline, classification and compensation, recruitment, employee assistance, the Family and Medical Leave Act, bilingual services and employee performance.

**INFORMATION TECHNOLOGY DIVISION (ITD)****MAJOR TECHNOLOGY ACCOMPLISHMENTS IN 2004****INFORMATION SECURITY SYSTEMS**

A new network-based and server-based intruder detection and prevention security system (IDS/IPS) was installed to block attacks on CDI network and data repositories.

CDI's enterprise anti-virus and anti-SPAM platform was upgraded resulting in a higher level of blocking unsafe attachments and nuisance e-mails.

#### **DATA NETWORK MONITORING AND AVAILABILITY**

ITD upgraded its network-monitoring platform allowing faster identification of network availability problems and faster problem resolution. This also gave ITD the ability to monitor all data lines terminating at headquarters, a feature not previously available.

ITD received Department of Finance (DOF) approval to re-cable the Los Angeles facility with higher grade data cabling to meet ITD standards. This is the last facility requiring this grade of cable which will provide for current and future needs (e.g., converged statewide voice, video, and data network) of the department.

#### **TELECOMMUNICATIONS**

The DOF approved CDI's feasibility study report and Department of General Services (DGS) approved the procurement plan to replace the current end-of-life telephone system with a voice over Internet protocol (VoIP) solution. This will be the first large scale implementation of VoIP for the State of California and will serve as the State's pilot for further deployments of the technology.

#### **ANNUITY TRAINING VERIFICATION**

The ITD developed a self-service Internet application which allows insurance agencies and insurers to monitor their appointed agents' compliance with newly mandated annuity training requirements. The web page also provides comprehensive information about the new requirements.

#### **CALIFORNIA ORGANIZED INVESTMENT NETWORK**

The ITD developed a web-enabled intranet application which allows California Organized Investment Network (COIN) staff the ability to record, update, and track contacts, companies, investments, and correspondence related to the performance of investments made by individuals, companies and insurers in underserved community organizations.

#### **MULTI-STATE POLICY FILING PROJECT**

CDI's legal staff now has access to the Florida I-File system, which enables a multi state **(California, Florida, and Texas) review of annuity filings when a company wants to sell** these products in multiple states. ITD created the interface that allows the approved data to be passed to **California** and to be imported into the Legal Division's database.

#### **LEGAL CASE/MATTER MANAGEMENT & ACTIVITY TRACKING PROJECT**

This project will replace an existing case/matter management system used by the Legal staff. The system has reached end of life and a replacement is needed. The ITD prepared a Feasibility Study Report and received the DOF approval to proceed with the project. Additionally, the IT Procurement Plan (ITPP) was submitted to DGS who subsequently granted the Department approval to proceed with the procurement.

**ENTERPRISE INFORMATION PORTAL PROJECT**

This system will provide access to enterprise information to support executive and management decision making. The ITD prepared a Feasibility Study Report and received DOF approval to proceed with the project. The ITD then prepared the ITPP and received DGS approval to proceed with the procurement.

**LICENSING SERVICES DIVISION (LSD)**

The Licensing Services Division (LSD), under the authority of the California Insurance Code, protects insurance consumers and maintains the integrity of the insurance industry by determining the qualifications and eligibility of applicants for licenses. The Division consists of two Bureaus, the Producer Licensing Bureau and the Licensing Background Bureau.

The Producer Licensing Bureau (PLB) is primarily responsible for issuing, maintaining and updating records of all insurance producer licenses; preparing and administering written qualifying insurance examinations; and the review and approval of education courses submitted by insurance companies, educational institutions, and others.

The Licensing Background Bureau (LBB) is responsible for obtaining information and documentary evidence regarding criminal convictions and other adverse actions in the backgrounds of insurance producers, licensing applicants, and organizations seeking authority to transact insurance in California. The LBB analyzes the evidence and recommends a course of action against the licensee/applicant.

**ACCOMPLISHMENTS IN 2004****PRODUCER LICENSING BUREAU (PLB)**

During 2004, the PLB completed projects encompassing improved consumer protection initiatives, e-government initiatives, and implementing new legislation.

**IMPROVED THE INTEGRITY OF THE QUALIFYING INSURANCE PRODUCER EXAMINATIONS**

During 2004, the CDI added nearly 2,000 examination questions to its qualifying examination question pools. Prior to the introduction of these new questions, for several years, applicants for insurance agent licenses were tested on the same 150 questions for each of the two major types of examinations (i.e. Life and Fire/Casualty). As a result of these changes, applicants are now given a 150 question examination that is drawn from a question pool of 1,000 questions per license type. This change ensures that the applicants must thoroughly study the material, not just study from the known questions. Consequently, insurance agents should be more knowledgeable on insurance products and insurance laws when they enter the marketplace as new agents.

**INCREASED USAGE OF THE CDI'S ON-LINE LICENSE APPLICATION SERVICE**

The Fast Licensing Application Service is Here (FLASH) was introduced in Calendar Year (CY) 2003 and continued to grow in popularity with the insurance community during CY 2004. This "no cost" service allows agents and brokers to apply for a license through the Internet. During CY 2004, approximately 37,000 license applications were received through FLASH compared to 7,800 received in CY 2003.

FLASH provides for quicker issuance, reduction of processing errors, immediate update of license records, and lower operating costs for insurance companies and agencies. It also results in timelier fund deposits from the online transactions, as the fees are paid by credit card. Even with reduction of several staff, the PLB's processing backlog of all work continues to be reduced as a result of this service.

### NEW LICENSING REQUIREMENTS

The PLB completed the following steps to implement legislation (SB 620, Chapter 547, Statutes of 2003), which in part, established a new requirement that all life agents selling annuities must complete eight hours of approved training prior to selling these products. The legislation also required life agents to complete four hours of approved training every two years prior to license renewal.

- With the Commissioner's appointed Curriculum Board, developed the annuity training curriculum that is to be followed by the Education Training Providers in the development of their annuity courses.
- Developed a web page on the CDI's web site that includes a search program for insurance companies and agencies to use to monitor their appointed agents' compliance with the annuity training requirements. The web page also provides comprehensive information about the new requirements.

The PLB also completed the following steps to implement legislation (AB 2520, Chapter 428, Statutes of 2004), which created a new license type for Self-Service Storage agents that sell hazard insurance coverage to renters for the loss of, or damage to, tangible personal property in storage or in transit during the rental period. This coverage is offered only with, and incidental to, self-service storage rental agreements.

- Promulgated emergency regulations;
- Developed a new license application that incorporates the new requirements;
- Developed a web page on the CDI's web site that details all of the changes in licensing requirements.

### STATISTICS

The chart below compares key workload statistics between calendar years 2003 and 2004.

STATISTIC	TOTAL - CY 2003	TOTAL - CY 2004	PERCENTAGE CHANGE
License Applications Received	61,377	61,430	+ .1%
License Examinations Scheduled	55,374	60,800	+ 9%
New Licenses Issued	46,671	44,734	- 4%
Licenses Renewed	106,171	109,551	+ 3%
Insurance Company Appointments and Terminations	663,200	516,688	- 22%
Bonds Processed	8,899	9,241	+ 4%
Telephone Calls Handled by Producer Licensing Staff	212,443	215,630	+ 2%

**LICENSING BACKGROUND BUREAU (LBB)**

During 2004, the LBB completed projects that both improved the integrity of the licensing background process and implementing new legislation.

**SIGNIFICANT ACCOMPLISHMENTS IN 2004****STREAMLINED THE PROCESS FOR RECEIVING FINGERPRINT RESULTS**

As part of the licensing process, all individuals applying for an insurance producer license are required to submit fingerprint impressions for review by both the California Department of Justice (DOJ) and the Federal Bureau of Investigations (FBI). The CDI does not issue a license until the results of the fingerprint impressions have been received from both of these agencies.

Previously, each fingerprint result was e-mailed to the CDI from the DOJ, amounting to hundreds of email notifications received each day. This process required an LBB technician to print and manually sort the results each day, which was very labor intensive.

In September 2004, the CDI changed its process for receiving fingerprint results. Working with the DOJ, the LBB now receives the results once each day in a File Transfer Protocol (FTP) format. The FTP file clearly delineates those applicants with criminal histories from those applicants without a criminal history record.

In addition to reducing the time needed to review the results, this change assists the LBB to identify criminal convictions that may not otherwise be disclosed by the applicant, making it a valuable tool in accomplishing the CDI's goal of consumer protection.

**NEW BACKGROUND INFORMATION REPORTING REQUIREMENTS**

The LBB successfully completed steps to implement the background reporting requirements contained in (AB 2557 Chapter 279, Statutes of 2004). This new law, in part, requires insurance license applicants and licensees to notify the insurance commissioner in writing, within 30 days, of any changes in their background information previously submitted.

The LBB developed a web page on the CDI's web site that details all of the new reporting requirements, including a background information change disclosure form for affected applicants and licensees to use when notifying the CDI of their background changes.



**STATISTICS:**

The chart below compares key workload statistics between calendar years 2003 and 2004.

STATISTIC	TOTAL - CY 2003	TOTAL - CY 2004	PERCENTAGE CHANGE*
Background Review Requests Received	8,792	8,528	- 3%
Background Reviews Completed	4,634	3,551	- 30%*
Cases Referred to Legal Division for Formal Disciplinary Action	307	350	+ 14%
Cases Concluded Under the Alternative Resolution Program	566	721	+27%
* The decrease in the number for "Background Review Requests Received" and "Background Reviews Completed" is due to a change in methodology for compiling these counts. Specifically, after March 2004 applications cleared at intake were no longer counted.			

**CASEWORK:**

LBB's casework is derived from three sources:

- The PLB refers license applications wherein the applicant has answered affirmatively to a background question in the license application.
- The DOJ provides on-going criminal history information on license applicants and current licensees based on fingerprints submitted during the initial licensing process.
- The CDI Legal Branch requires background reviews of persons serving as an officer or controlling person of an insurance company doing or proposing to do business in this state.

**ALTERNATIVE RESOLUTION PROGRAM:**

The LBB handles many of its cases under the CDI's Alternative Resolution Program, which consists of having LBB analysts, rather than attorneys, offer sanctions with subjects and prepare the necessary legal documents to impose discipline. The Alternative Resolution Program saves thousands of hours of valuable attorney time and enables CDI's attorneys to focus their attention to more serious types of cases. The Alternative Resolution Program also helps expedite the licensing process for applicants.

Certain criminal convictions and previous regulatory actions have a direct bearing on the qualification of persons applying for licenses. Violent crimes and serious economic crimes, such as assault, rape, forgery, embezzlement, and theft, are of particular concern; and, are grounds for the Commissioner to deny or revoke a license. The background information collected by the LBB is used to evaluate an applicant's background and, when appropriate, to present as evidence in legal proceedings to deny or revoke a license.

**FINANCIAL MANAGEMENT DIVISION (FMD)**

The Financial Management Division consists of three bureaus and one unit, the Accounting Services Bureau, the Administrative Systems Unit, the Budget and Revenue Management Bureau, and the Earthquake Grants and Loans Bureau.

- The Budget and Revenue Management Bureau develops CDI's Annual Budget including the preparation and submission of all Supplementary Schedules required by the Department of Finance (DOF) for creation of the Governor's Budget. The CDI's Fiscal Year 2004-05 proposed budget is \$188 million and supports 1,245 positions.
- The Budget and Revenue Management Bureau coordinates and prepares a quarterly fiscal analysis. The analysis includes the reconciliation of allotments to authorized appropriations, the monitoring of program allotments and their comparison to the actual levels of expenditure, the distribution of monthly expenditure data, and the projection of expenditures for the remainder of the current Fiscal Year.
- The Administrative Systems Unit is responsible for overseeing the operations of the CDI's Time Activity Reporting System (TARS), providing TARS training and technical assistance to all CDI staff, providing technical financial support to users of various fiscal systems including CALSTARS, establishing of new program cost accounts, updating of cost allocation plan, and developing specialized financial related management reports.
- The Accounting Services Bureau (ASB) is responsible for a full range of accounting functions including payables, receivables, revolving fund, cashiering, general ledger, security deposits and gross premium and surplus line tax collection. Approximately, \$1.95 billion in tax revenue was collected for Fiscal Year 2003/2004 to support the State's General Fund. The ASB maintains centralized records of the CDI's appropriations, financial activities, and cash flow to ensure effective management of the CDI's financial affairs and to provide accurate financial reports to state control agencies.
- The Earthquake Grants and Loans Bureau is responsible for implementing a program to structurally retrofit homes owned by low to moderate income homeowners. The program provides funding for structurally changing at-risk homes to adhere to proven earthquake mitigation procedures.

**EARTHQUAKE GRANTS AND LOAN BUREAU**

Since the inception of the Earthquake Grants and Loans Program in 1996, 2180 homes have been retrofitted.

Grants can be used for a variety of earthquake retrofit procedures for site built homes such as bolting a home to the foundation, strengthening cripple walls, strapping hot water heaters, installing automatic gas shut-off valves, and installing earthquake resistant bracing systems for mobile homes. In some cases, site built homes may need foundation repair or replacement.

EGL grants can only be used for **owner-occupied**, low to moderate income homeowners to retrofit their single-family site built or mobile home. Applicants must meet eligibility requirements and receive approval from CDI to receive grant funds. Applicants who do not meet eligibility requirements or have an existing certified retrofit system are not eligible to receive grant funds.

Grant limits are: Mobile Home maximum amount up to \$4,000 and single family site built maximum amount up to \$8,000/\$30,000 if foundation repair or replacement is needed. Severity of repair or replacement of the foundation is included in a contractor's bid proposal and may require structural or civil engineer plans. In some instances, a bid proposal may exceed the maximum limit and are reviewed by EGL program staff on a case-by-case basis.

The following chart summarizes the quantifiable accomplishments of the grant program over the last eight years.

FISCAL YEAR	EXPENDITURES	HOMES RETROFITTED
1996/97	\$ 102,000	0
1997/98	\$ 261,000	36
1998/99	\$ 976,000	310
1999/00	\$1,212,000	335
2000/01	\$2,336,000	484
2002/02	\$1,895,000	440
2001/03	\$1,658,000	459
2003/04*	\$ 752,000	116
<b>TOTAL</b>	<b>\$9,192,000</b>	<b>2180</b>
* Funding for the EGL Program ended effective July 1, 2004		

## TAX COLLECTION

One of the Financial Management Division's (FMD) functions is to ensure the timely processing of tax returns filed by insurers and surplus line brokers and the timely collection and reporting of all appropriate taxes. The timeframes for remitting tax payments to the CDI are monthly, quarterly, or annually depending upon the tax liability of each insurer/surplus line broker.

Pursuant to California Insurance Code Section 1775.1, every surplus line broker whose annual tax for the preceding calendar year was Five Thousand Dollars (\$5,000) or more shall make monthly installment payments on account of the annual tax on business done during the calendar year.

Pursuant to California Revenue and Taxation Code Section 12251, insurers transacting insurance in this state and whose annual tax for the preceding calendar year was Five Thousand Dollars (\$5,000) or more shall make quarterly prepayments of the annual tax for the current calendar year.

For the tax year 2003, the Accounting Services Bureau processed a total of 2,574 tax returns during 2004.

INSURANCE TYPE	NUMBER OF ANNUAL TAX RETURNS	TAX RATE	LAW REFERENCE
Surplus Line	727	3%	California Insurance Code 1775.5
Property & Casualty	860	2.35%	California Revenue & Taxation Code 12202
Ocean Marine	574	5%	California Revenue & Taxation Code 12101
Life	510	2.35% or 0.5%	California Revenue & Taxation Code 12202
Title	22	2.35%	California Revenue & Taxation Code 12202
Home	11	2.35%	California Revenue & Taxation Code 12202
<b>Total</b>	<b>2,704</b>		

**CALIFORNIA DEPARTMENT OF INSURANCE  
A 5-YEAR SUMMARY OF PREMIUM AND SURPLUS LINES**

TAXES COLLECTED BY THE DEPARTMENT OF INSURANCE FOR THE STATE OF CALIFORNIA

Ending June 30	Fiscal Year
1999	\$1,248,304,000
2000	\$1,303,348,500
2001	\$1,475,740,000
2002	\$1,584,295,000
2003	\$1,767,842,000
2004	\$1,949,975,000*

\*Collection as of April 30, 2005

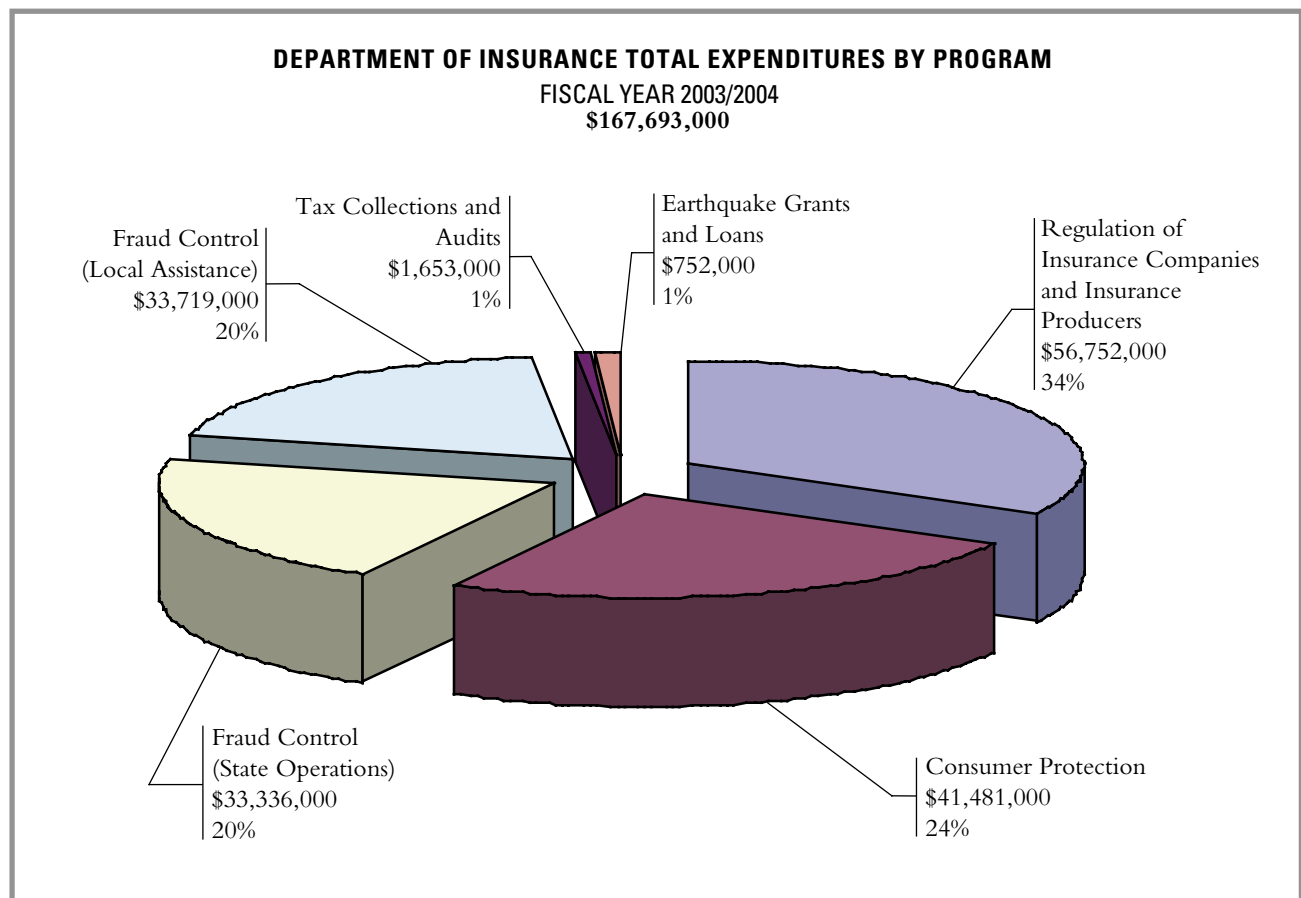
### **CDI BUDGET**

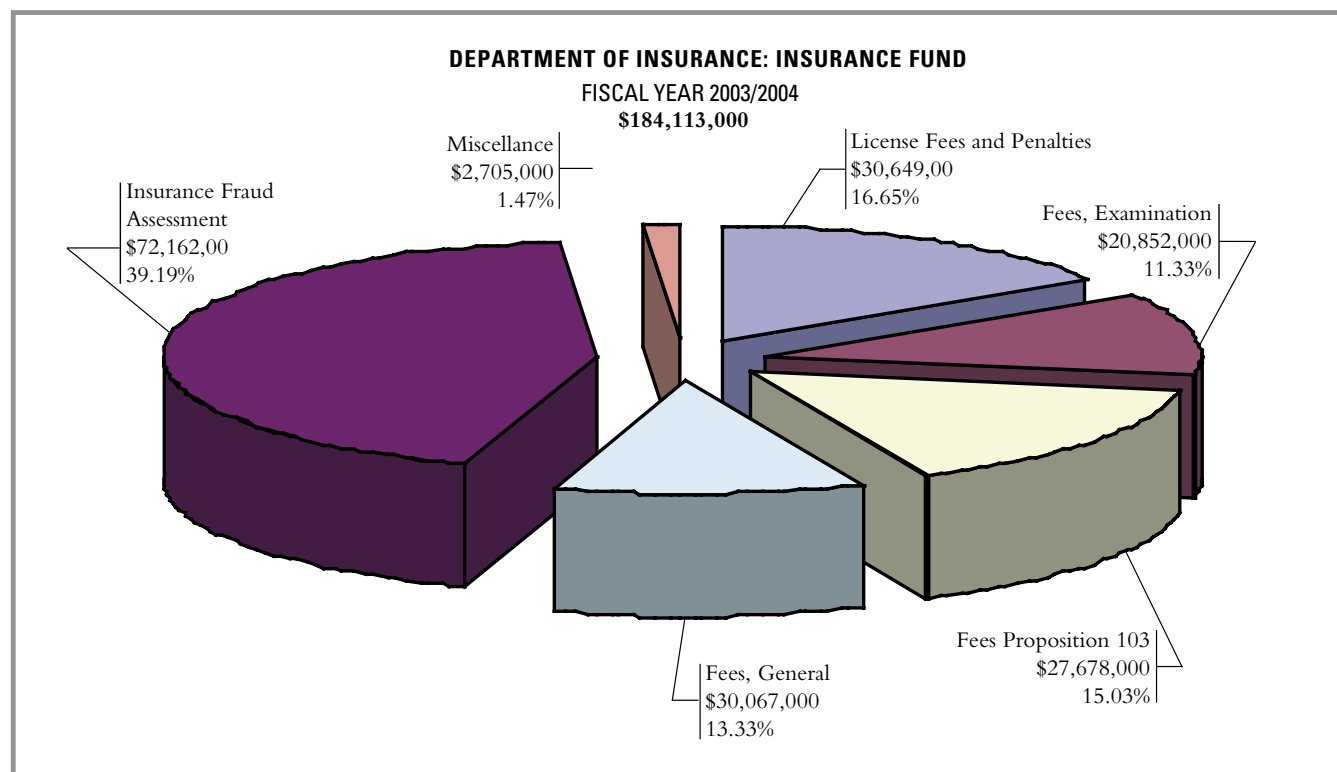
CDI's budget consists of the following five programs:

- **Regulation of Insurance Companies and Insurance Producers (Program 10)** - In FY 2003/04, \$56,752,000 was expended by this program which aims to prevent losses to policyholders, beneficiaries or the public due to the insolvency of insurers, and to prevent unlawful or unfair practices by insurers and producers.
- **Consumer Protection (Program 12)** - \$41,481,000 of the FY 2003/04 budget was spent by the program to provide direct service to California consumers by protecting insurance policy holders and other parties involved

in insurance transactions against unfair or illegal practices with respect to claims handling, rating or underwriting by insurers; and to protect consumers from illegal and fraudulent practices in the sale of insurance.

- **Fraud Control (Program 20)** - \$33,336,000 was spent for state operations and \$33,719,000 for local assistance in FY 2003/04. The program protects the public from economic loss and distress by actively investigating and arresting those who commit insurance fraud and to reduce the overall incidence of insurance fraud through anti-fraud outreach to the public, private and governmental sectors. For local assistance, as an example, district attorneys receive funding to implement the Organized Automobile Fraud Activity Interdiction program.
- **Tax Collections and Audits (Program 30)** - \$1,653,000 was spent in FY 2003/04 performing tax collection, accounting and tax audits of insurance companies and surplus line brokers. **This program collects \$1.77 billion for the State's General Fund.**
- **Earthquake Grants and Loans (Program 40)** - \$752,000 was spent by this program in FY 2003/04 providing residential grants and loans to retrofit high-risk residential dwellings, owned or occupied by low to moderate income households to minimize the risk of future earthquake damage to those dwellings.





## REVENUES

In Fiscal Year 2003/04, the CDI received 99 percent of its revenue from the Insurance Fund. Insurance Fund receipts are generally received from the insurance companies and producers that the CDI services and regulates. **There are approximately 1,400 insurers and 250,000** active insurance producers and adjusters operating in the State of California. Both insurers and producers pay license, filing, and other fees. Insurance companies pay assessments for Proposition 103, Workers' Compensation Fraud, Auto Fraud and General Fraud. Insurance companies also pay for periodic examinations to determine the financial stability of the company, and to evaluate insurance practices and market conduct.

Types of Revenue	Amount	% to Total
License Fees and Penalties	\$30,649,000	16.65%
Fees, Examination	\$20,852,000	11.33%
Fees, Proposition 103	\$27,678,000	15.03%
Fees, General	\$30,067,000	16.33%
Insurance Fraud Assessment	\$72,162,000	39.19%
Miscellaneous	\$2,705,000	1.47%
<b>TOTAL INSURANCE FUND REVENUE</b>	<b>\$184,113,000</b>	<b>100.00%</b>

- **License Fees and Penalties** – This is revenue collected to cover the cost of licensing and regulating licensees of CDI. All insurers and insurance producers doing business in the State of California must be licensed.
- **Examination Fees** – This is revenue collected to cover the cost of performing examinations to ensure that insurers are financially stable and operating in compliance with the insurance code.
- **Proposition 103** – This is a voter-approved initiative that requires the CDI to review and approve certain insurance rates. An annual assessment is calculated to recover the actual costs of administering Proposition 103.
- **Filing and Other Fees, General** – These fees include Action Notices, Policy Approval, Insurer Certifications, Annual Statements and Worker's Compensation Rate Filings.
- **Fraud Assessment** – This revenue is collected from three sources:
  1. Worker's Compensation assessment is determined by the Fraud Assessment Commission and levied by the Department of Industrial Relations to the insurers.
  2. Fraud auto assessment is a \$1.80 fee that an insurer has to pay for each vehicle it insures. Part of the assessment collected is distributed to the California Highway Patrol and to county District Attorneys. \$0.30 of the auto assessment fee is allocated to maintaining and improving the consumer functions of the department related to automobile insurance.
  3. Fraud general assessment is the annual billing of \$1,300 to each insurer doing business in the state.
- **Miscellaneous** – These are services to the public which include charges for photo copying, microfilm, first class mail, computer listing of agents and admitted companies and penalties for unauthorized use of forms. The department also recovers the cost for assisting the Conservation and Liquidation Office in Legal and other administrative matters. It also includes revenues from restitution in enforcement cases.

## DISBURSEMENTS

The chart below illustrates the CDI's disbursements by category and funding source for FY 2003-04:

	INSURANCE FUND	EARTHQUAKE FUND	TOTAL DISBURSEMENT
Personal Services	94,707,000	203,000	94,910,000
Operating Expenses and Equipment	38,515,000	83,000	38,598,000
Local Assistance	33,719,000	466,000	34,185,000
<b>TOTAL DISTRIBUTED</b>	<b>\$166,941,000</b>	<b>\$752,000</b>	<b>\$167,693,000</b>

**PERSONAL SERVICES**

These are payments made for services performed by CDI staff to implement government programs. This includes salaries and wages, and staff benefits.

**OPERATING EXPENSES AND EQUIPMENT (OE&E)**

This includes costs of goods and services (other than personal services previously defined) that are used by the CDI to support its programs.

**LOCAL ASSISTANCE**

Local assistance includes funds provided to local entities (e.g., counties, cities, municipalities, special districts, etc.) in support of the CDI's programs.





## *Conservation & Liquidation Office*

The Conservation & Liquidation Office's (CLO's) role is to conserve, rehabilitate or liquidate statutorily-impaired insurers licensed to do business in California under appointment by the courts, thereby helping to protect consumer interests and provide for a stable, consistent insurance market.

The purpose of the CLO is to protect policyholders whose insurance companies are experiencing severe financial problems. In order to assist insurance consumers, the Commissioner applied to the Superior Court of California for a conservation order to place a financially-troubled company in conservatorship. When the Commissioner becomes the conservator of a company, an investigation by the CLO is initiated to determine if the company can be rehabilitated. Every effort is made to enable the company to regain a strong financial footing. If it appears that the company cannot be saved at the time of conservation or at a later date, the Commissioner then applies for a court order to liquidate the company.

When a liquidation order is issued, the insurance company is closed, all outstanding policies are cancelled, and the process of marshalling the company's assets begins. The goal of liquidation is to maximize the distribution of the company's assets to pay the company's outstanding insurance claims and creditors.

The following table summarizes the activity of the CLO acting on behalf of the Insurance Commissioner regarding insurance companies or agencies under his direction and control as Conservator or Liquidator, and shows estates opened and closed during 2004 and estates open at December 31, 2004. Following the tabulations are summary paragraphs describing the status of each estate.

#### **CONSERVATION OR LIQUIDATION ESTATES OPENED DURING THE YEAR 2004**

Estate Name	Conservation	Liquidation
None		

#### **CONSERVATION OR LIQUIDATION ESTATES CLOSED DURING THE YEAR 2004**

Estate Name Domestic	Conservation	Liquidation	Closure
Coastal Insurance Company	02/02/89	03/06/89	10/20/04
Enterprise Insurance Company	11/26/85	02/24/87	12/17/04
Homeland Insurance Company	05/06/87	09/25/87	12/20/04
KD Excess & Surplus Ins. Services	05/27/94	08/29/94	04/29/04
Lifeguard Life Insurance Company	09/27/02	★★	11/16/04
National Service Insurance Co.	02/16/89	05/04/89	02/05/04
Surety Insurance Company of CA	05/23/84	08/20/84	01/08/04
Trico Title Co.	08/18/94	05/04/04	07/09/04
Foreign			
American Bonding Co.	01/31/95	★★	06/18/04
Holland America Ins. Co.	11/26/85	02/24/87	07/29/04
Legion Insurance Company	05/30/02	04/25/03	02/19/04
Mission Reinsurance Company	11/26/85	02/24/87	07/29/04
National Amer. Life Ins. Co. of PA	03/26/97	★★	01/21/04
Villanova Insurance Company	05/30/02	04/25/03	02/19/04
Western Star Insurance Company	08/29/94	08/29/94	09/29/04

#### **CALIFORNIA INSURERS - ESTATES IN LIQUIDATION OR CONSERVATION AS OF DECEMBER 31, 2004**

Estate Name	Date Conserved	Date Liquidated
Alistar Insurance Company	04/11/02	10/24/02
California Compensation Ins. Co.	03/06/00	09/26/00
Citation General Insurance Company	07/21/95	08/24/95
Coastal Insurance Company	02/02/89	03/06/89

★ No Conservation Order obtained

★★ No Liquidation Order obtained

Estate Name	Date Conserved	Date Liquidated
Combined Benefits Ins. Co.	03/06/00	09/26/00
Commercial Compensation Cas. Co.	06/09/00	09/26/00
Enterprise Insurance Company	01/26/85	02/24/87
Executive Life Insurance Company	04/11/91	12/06/91
First California P&C Insurance Company	09/06/89	10/30/89
Fremont Indemnity Company	06/04/03	07/02/03
Frontier Pacific Insurance Company	09/07/04	11/30/01
Golden Eagle Insurance Company	01/31/97	02/01/98
Great States Insurance Company	03/30/01	05/08/01
HIH America Comp. & Liab. Ins. Co.	03/30/01	05/08/01
Homeland Insurance Company	05/06/87	09/25/87
KD Excess & Surplus Ins. Services	05/27/94	08/29/94
Lifeguard Life Insurance Company	09/27/02	★★
Mission Insurance Company	10/31/85	02/24/87
Mission National Insurance Company	10/31/85	02/24/87
National Automobile Casualty Ins. Co.	03/15/02	04/23/02
National Service Insurance Co.	02/16/89	05/04/89
Pacific National Ins. Co.	05/14/03	08/05/03
Paula Insurance Company	04/26/02	06/21/02
Premier Alliance Insurance Company	02/18/94	08/02/94
S&H Insurance Company	01/28/85	04/16/85
Sable Insurance Company	05/10/01	07/17/01
Sacramento Title Company	02/07/00	09/26/00
Signal Insurance Company	09/23/75	01/10/78
Superior National Ins. Co.	03/06/00	09/26/00
Superior Pacific Casualty Co.	03/06/00	09/26/00
Surety Insurance Company of CA	05/23/84	08/20/84
Trico Title Co.	08/18/94	05/04/04
Universal Title Company	02/08/00	08/25/00
Western Employers Insurance Company	04/02/91	04/19/91
Western Employers Ins. Co. of America	04/25/91	05/07/91
Western Growers Ins. Co.	★	01/17/03
Western International Insurance Company	08/10/92	09/09/92

★ No Conservation Order obtained

★★ No Liquidation Order obtained

**INSURERS DOMICILED IN FOREIGN STATES -  
ESTATES IN LIQUIDATION OR CONSERVATION AS OF DECEMBER 31, 2004**

Estate Name	Date Conserved	Date Liquidated
American Bonding Co.	01/31/95	★★
Holland America Ins. Co.	11/26/85	02/24/87
Legion Insurance Company	05/30/02	04/25/03
Mission Reinsurance Company	11/26/85	02/24/87
National Amer. Life Ins. Co. of PA	03/26/97	01/21/04
Villanova Insurance Company	05/30/02	04/25/03
Western Star Insurance Company	08/29/94	08/29/94

**STATUS OF OPEN ESTATES**

**Alistar Insurance Company**

Conservation Order: April 11, 2002

Liquidation Order: October 24, 2002

Alistar, an insurance company domiciled in California, was a non-standard Automobile and Workers' Compensation insurance company. Alistar also wrote bail bond business that is being converted to Lincoln General Insurance. The "Claims Bar Date", or the final date to submit a claim against the estate, was July 31, 2003. The Commissioner released \$1.7 million to the California Insurance Guaranty Association on September 5, 2003. The CLO continues to assess the bail bond forfeiture exposure and will make all efforts to seek recovery of the lost assets. The projected final distribution date to approved claimants is to be completed by March 2007.

**Citation General Insurance Company**

Conservation Order: July 21, 1995

Liquidation Order: August 24, 1995

Citation General Insurance Company was the successor of Canadian Insurance Company and Canadian Insurance Company of California via an Assumption Agreement dated February 13, 1986. This company primarily wrote Medical Malpractice, Workers' Compensation and Healthcare insurance. Citation also wrote Contractors' General Liability policies, covering construction defects and other losses. Citation was licensed to conduct business in California, Nevada, Arizona, South Dakota and Washington. Claims in the Contractors' General Liability line may continue to be received thru September 2005; therefore, the estate is expected to remain open to adjust claims and collect reinsurance recoverables. The projected final distribution date to approved claimants is by December 2006.

★ No Conservation Order obtained

★★ No Liquidation Order obtained

**Coastal Insurance Company**

Conservation Order: February 2, 1989  
Liquidation Order: March 6, 1989  
Date of Closure: October 20, 2004

A conservation order on Coastal Insurance Company was obtained after a financial examination determined that there was an insolvency of approximately \$40 million. Of that amount, \$26 million was due from affiliates. Subsequent developments revealed that the amount due from affiliates was closer to \$60 million. Coastal wrote primarily Automobile Liability insurance in California, with nearly 200,000 insureds. In addition, it wrote a Medical Malpractice book of business in California and in other states as a Surplus Line carrier. Coastal's parent company, Advent Management Corporation, is in bankruptcy. Litigation was settled against the former officers and directors of Coastal for their role in the insolvency of the company. The Liquidator of Coastal has completed a final distribution of approximately \$38.9 million in March 2004 and was discharged from his duties upon filing the Declaration of Compliance on October 20, 2004.

**Enterprise Insurance Company  
(Subsidiary of Mission Ins. Co.)**

Conservation Order: November 26, 1985  
Liquidation Order: February 24, 1987  
Date of Closure: December 17, 2004

Enterprise Insurance Company (EIC) was a California domiciled company affiliate of Mission Insurance Company. The liquidation of Enterprise was administered in connection with the Mission Insurance Company Trusts (Trusts).

As of December 31, 2003, EIC has completed six Early Access and three Interim distributions. On September 24, 2004, the Los Angeles Superior Court approved the Order which authorizes Distribution and Closure of Enterprise Insurance Company Trust. Following a Final Distribution of approximately \$16.9 million in December 2004, a Declaration of Compliance was filed with the court on December 17, 2004. The Enterprise estate was officially closed as of December 17, 2004.

**Executive Life Insurance Company**

Conservation Order: April 11, 1991  
Liquidation Order: December 6, 1991

Executive Life Insurance Company (ELIC) was placed into conservatorship partly due to a decline in value of its multi-billion dollar investment in "junk bonds." A comprehensive rehabilitation plan was adopted and became effective on September 3, 1993. As a part of the plan, ELIC policyholders either elected to accept new coverage ("Opt-In") from Aurora National Life Assurance Company ("Aurora") or elected to opt-out and surrendered their policies for cash. Over the years, enhancement trusts were established as a part of the liquidation of ELIC collected assets, which at various times have been distributed to policyholders that opted-out, or to Aurora to enhance the policy values of the ELIC policyholder that opted-in. Additional funds will become available for future distributions. There is ongoing work related to the rehabilitation plan.

In February 1999, the Commissioner commenced a lawsuit entitled *Insurance Commissioner v. Altus Finance S.A. et. al.*, U.S.D.C. (C.D. Cal) 99-02829 AHM (CWx), against the entities that purchased the junk bonds from ELIC during the rehabilitation, Aurora and the other entities that were purported owners of Aurora's holding company, New California Life Holdings, Inc. ("New Cal."). The suit alleged that the defendants intentionally deceived the Commissioner in order to gain control of ELIC's junk bonds and insurance policies. The suit seeks disgorgement of all profit gained by the defendants and, alternatively, all damages caused by their deceit.

#### **First California Property & Casualty Insurance Company**

Conservation Order: September 6, 1989

Liquidation Order: October 30, 1989

First California primarily wrote Automobile insurance and some Commercial Multi-Peril insurance in California. Shortly before the company was placed in conservatorship, it wrote Disability insurance through two third-party administrators for several months. The California Insurance Guarantee Association is processing the Automobile and Commercial Multi-Peril claims.

The Commissioner completed a final distribution of approximately \$ 2.8 million on April 29, 2004, and will be discharged from his duties upon filing of a Declaration of Compliance scheduled for November 2005.

#### **Fremont Indemnity**

Conservation Order: June 04, 2003

Liquidation Order: July 02, 2003

Fremont Indemnity Company (Fremont) was placed into conservation on June 4, 2003. The Commissioner filed a consolidated application for liquidation. The hearing on the liquidation application was held on July 2, 2003, and Fremont was ordered into liquidation on that date.

Fremont was authorized as a Multi-line Property & Casualty insurer, but operated effectively as a "Monoline" Workers' Compensation insurer writing only Workers Compensation and employer Liability coverage both within and outside of California. Fremont is the successor by merger of six affiliate insurers that were under the common ownership of Fremont Compensation Insurance Group, Inc. (FCIG), Fremont's immediate parent company. FCIG is wholly owned by a publicly traded holding company, Fremont General Corporation (FGC). Approximately 65% of Fremont's workers' compensation claims are attributable to business written in California, with the balance (35%) being on non-California claims. Following the entry of the Liquidation Order, all claims files were transferred to the respective insurance guaranty associations for handling. The deadline for filing proofs of claim was set for June 30, 2004.

Undisputed reinsurance is being billed as claims payment data is received from the guaranty associations. Several large reinsurers disputes have been settled (XL, Gerling), and (Odyssey & Convergium) is scheduled to be resolved in early 2005. In addition to reinsurance collection, the Liquidator has transferred all of the billing and collection activities on retrospectively rated policies. The Liquidator has consolidated premium collections and salvage and subrogation items. The Liquidator completed the first Early Access distribution to IGA's in the amount of \$49 million on December 14,

2004. The Liquidator resolved the only significant real-estate investment, resulting in a performing asset. On June 2, 2004 The Liquidator filed a recovery lawsuit against FCIG and FGC to recover reasonable consideration for the Parent company's use of Fremont's historical operation losses.

### **Frontier Pacific Insurance Company**

Conservation Order: September 7, 2001

Liquidation Order: November 30, 2001

Frontier Pacific ("FPIC") is a California-domiciled wholly owned subsidiary of the New York-based parent company, Frontier Insurance Company ("FIC"). In August 2001, FIC voluntarily placed itself in rehabilitation with the New York Department of Insurance. As a result of the rehabilitation, FIC cut off certain monies to FPIC. This prompted the California Department of Insurance to examine FPIC and it was determined that the company was insolvent, thus placing it into conservation on September 7, 2001.

The Liquidation Order was signed on November 30, 2001, requiring policy cancellations to be mailed for FPIC policies in effect as of December 30, 2001. The files and data within the various systems increased the complexity of disengaging from the FIC organization, determining a separation of co-mingled electronic and hardcopy files, and establishing a process to handle all claims issues, particularly in the reinsurance arena.

Due to the volume of necessary cancellations and problems with FPIC data integrity, not all cancellations met the deadline, and the cancellation process was not completed until March 2002. It was discovered that the insureds, which had FPIC surety bonds as a condition of their licensure by the State of California, would be affected by license cancellations. Therefore, the Commissioner obtained an order extending the cancellation date to January 30, 2002.

Complicated issues surround reinsurance, including surety bond cancellations as a result of co-mingled files between FIC and FPIC. Reinsurance accounting records have been analyzed and reconciled; billings have been processed since the liquidation date although reinsurance proceeds are yet to be paid. Moreover, there is a concern that funds intended for Frontier Pacific are being retained by Frontier Pacific's affiliate, Frontier Insurance Company, and these concerns have been addressed with New York Liquidation Bureau. There is a plethora of other reinsurance-related concerns that need to be addressed with officials from the New York Liquidation Bureau, and continuing efforts to sort out the differences are underway to resolve claims and collect reinsurance monies.

### **Golden Eagle Insurance Company**

Conservation Order: January 31, 1997

Liquidation/Rehabilitation: February 1, 1998

The Golden Eagle Insurance Company Liquidating Trust handles the management and administration of the liquidation of Golden Eagle Insurance Company. The Trust was created effective as of the entry of the Liquidation Order. The Liquidation Order does not contain a formal finding of insolvency, and thus the obligations of the California Insurance Guaranty Association have not been triggered.

The Commissioner is the Trustee of the Trust and three Deputy Trustees manage its day-to-day matters. The Trust is responsible for the management of third party claims administrator and reinsurers (affiliates of Liberty Mutual

Insurance Company) responsible for the payment of covered policyholder claims. The Trust also manages the residual assets of the liquidated estate and administers proofs of claims filed by general creditors.

Of the 9,033 proof of claims received by the bar date of February 27, 1998, as of December 31, 2004 the number of claims closed is 9,004. Twenty-nine (29) claims are pending and open. The Deputy Trustees are seeking the Commissioner's support to extend the Trust through 12/31/05 to wrap up the remaining open claims.

The reinsurance available for covered claims has an aggregate limit, which the Trust now expects will be exceeded by the ultimate amount of covered claim payments. The residual liability above the limit is borne by the Trust. As a result the Trust is pursuing reinsurance coverage in the event that the Trust would have insufficient assets to cover its future claims obligations.

The Trust is owed in excess of \$80 million on contingent and unsecured promissory notes issued by GEIC's shareholder, John C. Mabee. The Deputy Trustees entered into a forbearance agreement with Mabee to delay the process of calling some or all of the notes until such time as the Trust is better able to assess its ability to pay all remaining covered policyholder and general creditor claims in full. The Deputy Trustees may terminate the forbearance agreement at any time, on 30 days' notice, and may thereafter seek to collect on the Mabee notes.

#### **Great States Insurance Company**

Conservation Order: March 30, 2001

Liquidation Order: May 8, 2001

Great States Insurance Company was domiciled in California and was licensed to transact business in 14 states. Great States offered only Workers' Compensation insurance and concentrated in the states of: Arizona, Colorado, and Nevada. Great States wrote a minimal amount in California and Illinois. In 2000, Great States experienced a significant adverse loss and loss adjustment expense deterioration. Ongoing liquidation requires the estate to remain open.

#### **HIH America Comp. & Liab. Ins. Co.**

Conservation Order: March 30, 2001

Liquidation Order: May 8, 2001

HIH America Compensation Liability Insurance Company ("HIH") was domiciled in California and was licensed to transact business in 31 states. HIH wrote only Workers' Compensation insurance. The principal states where HIH conducted business were California; Illinois; Michigan; Hawaii; Nevada; Colorado; and Wisconsin. An early access distribution of approximately \$40 million to the insurance guarantee associations was completed in 2004.

#### **Homeland Insurance Company**

Conservation Order: May 6, 1987

Liquidation Order: September 25, 1987

Date of Closure: December 20, 2004

Homeland Insurance Company was licensed to transact Workers' Compensation insurance and Property and Casualty insurance in California, Oklahoma, Texas, Virginia and Guam. The company was placed into conserva-



tion after it was determined that its Workers' Compensation insurance business in Texas and Oklahoma made the company insolvent. Early access distributions of over \$30 million have been made to the guarantee associations. The Commissioner completed a final distribution of approximately \$3.2 million in December 3, 2004 and was discharged from his duties after filing the Declaration of Compliance in December 20, 2004.

#### **K.D. Excess & Surplus Insurance Services**

Conservation Order: May 27, 1994  
Liquidation Order: August 29, 1994  
Date of Closure: April 29, 2004

K.D. Excess & Surplus Insurance Services (and related companies) were liquidated in August 1994. A lack of data integrity made it difficult and time consuming to determine the population of policyholders to receive proof of claim forms. All claims have been adjusted. A final distribution to claimants was made in February 2003 and the Commissioner was discharged from his duties after filing the Declaration of Compliance in April 29, 2004.

#### **Lifeguard Life Insurance Company**

Conservation Order: September 27, 2002  
Order Releasing Conservator: August 8, 2003  
Release from Administrative Supervision: November 16, 2004

The Department of Managed Care placed Lifeguard, Inc., the parent company of Lifeguard Life Insurance Company (LLIC), into conservation in September 2002 due to its failure to maintain adequate financial reserves. Since LLIC's administrative and operational services were provided by its parent, LLIC was conserved to protect its policyholders and ensure an orderly transition of LLIC policies to other insurers. LLIC offered preferred provider health care and pharmaceutical coverage to employer groups. In August 2003, LLIC was released from conservation, placed into rehabilitation and into administrative supervision while it completes its resolution of open claims. The Rehabilitation Agreement for LLIC contains a provision allowing distributions to the parent company on a quarterly basis, beginning second quarter 2003. In 2004, \$44,188 was paid on account of 44 claims requiring payment. No claims have been paid since April 2004. The Liquidator is working with the Department of Insurance to coordinate the most appropriate method to close the entity in 2005.

#### **Mission Insurance Company**

Conservation Order: October 31, 1985  
Liquidation Order: February 24, 1987

#### **Mission National Insurance Company**

Conservation Order: October 31, 1985  
Liquidation Order: February 24, 1987

The insolvency of Mission Insurance Company and affiliated insurers was the largest Property and Casualty insurer failure at the time of conservation. The Mission companies wrote complicated Primary, Excess, and Surplus insurance and reinsurance, much of which is of a long-tail nature.

Mission Insurance Company (“MIC”), Mission National Insurance Company (“MNIC”) and Enterprise Insurance Company (“EIC”) are California domiciled companies, which primarily wrote P&C business. Holland-America Insurance Company (“HAIC”) and Mission Reinsurance Corporation (“MRC”) are domiciled in Missouri. HAIC wrote P&C business while MRC reinsured P&C business. These companies are direct or indirect subsidiaries of the Mission Insurance Group, Inc., which was later renamed as Danielson Holding Corporation (“DHC”).

The Mission Insurance Companies’ insolvency proceedings began with a court ordered conservation on October 31, 1985 due to their hazardous financial condition. Efforts to rehabilitate the companies did not succeed, and on February 24, 1987 the companies were ordered into liquidation. Ancillary proceedings in California for HAIC and MRC were initiated concurrent with the Missouri Insurance Director’s obtaining a receivership order.

The California Insurance Commissioner entered into an Agreement of Reorganization, Rehabilitation, and Restructuring in 1989, which was approved by the court on August 15, 1990. This agreement resulted in the transfer of assets and liabilities of the Mission companies into individual liquidating trusts. The effect was to legally separate the assets and liabilities from their corporate charters and licenses which, in turn, preserved certain tax advantages inuring to the benefit of claimants.

In an effort to accelerate the closure of the estate, the Commissioner adopted and Amended Final Liquidation Dividend Plan, which required claimants who had previously filed timely contingent and unliquidated claims, to file amended proofs of claim quantifying their claims by August 18, 1995. The Commissioner’s Amended Final Liquidation Dividend Plan was approved on January 9, 1997 and affirmed upon appeal in 1998.

A comprehensive plan has been developed for closing the Mission companies and was filed with the Los Angeles Superior Court on August 2, 2002.

On October 7, 2003, the Los Angeles Superior Court approved the Commissioner’s motion to set December 31, 2003 as the valuation date by which all claims must be liquidated and made certain pursuant to section 1025 of the California Insurance Code.

On June 25, 2004, the Insurance Commissioner filed a motion with the Los Angeles Superior Court to set a Section 1025 date for the Liquidation of General Creditor and other Non-Policyholder claims for Final Distribution. The court approved the motion and set August 2, 2004 as the cut-off date.

As of December 31, 2004, six Early Access and four Interim distributions have been made for MIC and MNIC.

#### **Municipal Mutual Insurance Company**

Supervision Agreement Date: August 18, 2003

Municipal Mutual Insurance Company, a Liability and Workers’ Compensation insurance company, was placed in informal administrative supervision in August of 2003. The company ceased writing business in April of 2003 and is currently in run-off. The company remains under strict supervision with careful monthly monitoring of assets and liabilities. The company also participates in quarterly consultations with the Department of Insurance and remains marginally solvent.

**National Automobile & Casualty Insurance Company**

Conservation Order: March 15, 2002

Liquidation Order: April 23, 2002

National Automobile & Casualty Insurance Company specialized in Private Passenger Automobile Liability and Physical Damage insurance and Homeowner insurance, but also wrote Fire, Liability, Common Carrier Liability, Surety and other miscellaneous classes of insurance. The Liquidation Order called for all policies to be cancelled immediately, and the California Insurance Guarantee Association (“IGA”) is returning unearned premium to policyholders. In 2004, IGA’s continued to pay claims. The CLO commenced discussions to resolve the estates reinsurance contracts. The projected final distribution date to approved claimants is to be completed by December 2006.

**National Service Insurance Company**

Conservation Order: February 16, 1989

Liquidation Order: May 4, 1989

Date of Closure: February 5, 2004

National Service Insurance Company (NSIC) was seized and liquidated along with its affiliate, Coastal Insurance Company, because neither company could produce audited financial statements. NSIC wrote the Automobile Physical Damage insurance portion of the liability policies written by Coastal. The California Insurance Guarantee Association, with funds received from an early access distribution, paid all policyholder claims. We have reviewed a claim filed by the Coastal Estate and determined it was properly assigned to the National Service estate. A final distribution of \$15.8 million was made on July 7, 2003, and the Commissioner was discharged from his duties after filing the Declaration of Compliance in February 5, 2004.

**Pacific National Ins. Co / Pacific Automobile Ins. Co.**

Conservation Order: May 14, 2003

Liquidation Order: August 5, 2003

Pacific Auto Insurance Company (“PAIC”) is a wholly-owned subsidiary of Pacific National Insurance Company (“PNIC”). PNIC is owned by Northwestern National Holding Company, which, in turn, is owned by American Reliance Inc., a subsidiary of the Highlands Insurance Group. The companies’ principal lines include Workers’ Compensation, Commercial Multiple-Peril, General Liability, and Commercial automobile.

In December 2001, Highlands Insurance Group ceased issuing any new or renewal business for all its insurance subsidiaries including PAIC and PNIC. As a result, California issued a cease and desist order to PNIC and PAIC to immediately cease writing any new or renewal insurance business (except for renewal business that was contractually or statutorily mandated). On February 22, 2002, the Texas Department of Insurance placed Highlands’ Texas insurance subsidiaries under supervision. By the end of October 2002, Highlands Insurance Group and five of its non-insurance subsidiaries commenced Chapter 11 bankruptcy proceedings in the U. S. Bankruptcy Court of the District of Delaware.

On March 28, 2003 PNIC and PAIC filed an application with California to merge PAIC into PNIC, effective April 3, 2003. On May 14, 2003, the Commissioner was appointed as Conservator of PNIC by the Orange County Superior

Court and on August 5, 2003, the court appointed the Commissioner as Liquidator of PNIC. Upon liquidation, the only remaining California office in Tustin was closed and all workers' compensation claims were transferred to the California Insurance Guarantee Association (CIGA).

Highlands Insurance Company in New Jersey, a subsidiary of Highlands Insurance Group, continues to handle routine administrative services for PNIC under the intercompany agreement.

A statutory deposit of approximately \$23 million was transferred to CIGA in January 2004.

#### **Paula Insurance Company**

Conservation Order: April 26, 2002

Liquidation Order: June 21, 2002

Paula Insurance Company ("Paula"), a wholly-owned subsidiary of Paula Financial, specialized in the underwriting and servicing of workers' compensation coverage for labor-intensive agri-business located throughout the major growing areas of the country. Paula was licensed to write business in eight states.

At the time of Paula's liquidation, there were approximately 8,700 Workers' Compensation policies in force. Upon the court's Liquidation order and a finding of Paula's insolvency, the insurance guarantee association ("IGA") in each state in which Paula issued policies became responsible for administering covered claims for that state's residents. In accordance with the Liquidation Order, all Paula policies were cancelled as of July 21, 2002.

Field offices and out-of-state offices were closed by August 2002. The main office in Pasadena was closed in May 2003 and the remaining operational functions were consolidated into the CLO.

During the first quarter 2003, the Liquidator mailed approximately 60,000 proofs of claim ("POC") forms to persons who might be interested in Paula's assets. Over 6,000 POC's were timely filed. Claims not covered by the guarantee associations of the respective state will be reviewed by the CLO Claims Department staff.

An early access (statutory deposit) distribution of \$12.5 million to the California Insurance Guarantee Association was made in October 2002. From April through August 2003, four additional distributions were made to California, totaling \$39.4 million for a grand total of \$51.9 million. In September 2003, a secured loan for the amount of \$500,000 was advanced to the Alaska Insurance Guaranty Association.

Paula had three main reinsurance contracts at the time of liquidation. A commutation agreement with General Re was approved by the court on February 23, 2004 and resulted in a \$27 million payment to the estate on March 1, 2004. Insurance Corporation of Hanover (ICH) commutation was also approved by the court on April 29, 2004 and resulted in a payment of \$3.3 million to Paula on May 5, 2004.

#### **Premier Alliance Insurance Company**

Conservation Order: February 18, 1994

Liquidation Order: August 2, 1994

Premier Alliance Insurance Company primarily wrote Medical Malpractice, Workers' Compensation and Hospital Liability insurance. The Commissioner continues to adjust the non-guarantee association covered claims. To date,

early access distributions have been made totaling approximately \$18.7 million to 29 guarantee associations. All claims and reinsurance Proof of Claims (“POCs”) have been fully adjudicated. A final distribution is scheduled to occur in September 2005.

### **S & H Insurance Company**

Conservation Order: January 28, 1985

Liquidation Order: April 16, 1985

S & H Insurance Company wrote Surety and Property and Casualty insurance and became insolvent when its unimpaired capital was less than \$1 million and the former president of the company then won a judgment against the company in the amount of \$8 million. This resulted in an insolvency of more than \$5.9 million. Early access distributions in the amount of approximately \$9.8 million have been made to ten guarantee associations. Continuing efforts are being made to resolve final tax exposure with the intent to complete a final distribution in 2005 and close the estate.

### **Sable Insurance Company**

Conservation Order: May 10, 2001

Liquidation Order: July 17, 2001

Sable Insurance Company (“Sable”) is a California-domiciled wholly-owned subsidiary of Sable Insurance Holding Company, which, in turn, is held by Reliance National Indemnity (47%) and Reliance Insurance Company (53%). Sable wrote workers’ compensation and property and casualty insurance.

The first early access distribution in the amount of \$3.65 million was completed in November 2002. The second early access distribution of \$2.92 million was approved by the court on December 30, 2003. Distributions to the California Insurance Guarantee Association, Illinois Insurance Guaranty Fund, and the Missouri Property and Casualty Insurance Guarantee Association were completed in early 2004. Concurrently, the court approved a \$75,000 workers’ compensation statutory deposit transfer to CIGA. This transfer was also completed in January 2004.

### **Sacramento Title Company**

Conservation Order: February 7, 2000

Liquidation Order: September 26, 2000

Sacramento Title Company, an affiliate of Universal Title Company, conducted operations at three locations in Northern California. Business operations were shut down in May 2000. Over 860 escrow transactions have been closed, resulting in the payment of over \$3.1 million to escrow holders. All closing activities were completed in 2004 and the Liquidator anticipates terminating the court proceeding and closing the estate in early 2005. (Estate subsequently closed on January 26, 2005)

**Signal Insurance Company**

Conservation Order: September 23, 1975

Liquidation Order: January 10, 1978

Signal Insurance Company was domiciled in California and was the parent company of Imperial Insurance Company, which was also placed into conservation and liquidation due to insolvency. Signal primarily wrote Auto Liability, but also wrote Professional Malpractice, Product Liability, Environmental Exposure and other long-tail policies. This company was ordered closed by the Los Angeles County Superior Court in 1997; however, due to unresolved litigation, the estate remained open. The Los Angeles litigation has now been completed and the Liquidator completed a final distribution of \$343,742 in July of 2004. The Liquidator anticipates filing a Declaration of Compliance and closing the estate in early 2005. (Estate subsequently closed on February 4, 2005)

**Superior National Insurance Companies In Liquidation (SNICIL)**

**(California Compensation Insurance Company, Combined Benefits Insurance Company, Commercial Compensation Casualty Company, Superior National Insurance Company, and Superior Pacific Casualty Company)**

Conservation Order March 6, 2000

Liquidation Order September 26, 2000

On March 6, 2000, the Los Angeles Superior Court appointed the Commissioner as Conservator of Superior National Insurance Company, Superior Pacific Casualty Company, California Compensation Insurance Company, and Combined Benefits Insurance Company. On June 9, 2000, the Court appointed the Commissioner as Conservator of Commercial Compensation Casualty Company. On September 26, 2000, the Court appointed the Commissioner as Liquidator for these five insurance companies (collectively, the “Superior National Insurance Companies in Liquidation” or “SNICIL”). The value of the property and assets of the SNICIL entities exceeded approximately \$1.4 billion.

On August 17, 2000, the Commissioner and Lumbermen’s Mutual Casualty Company, an Illinois corporation doing business as Kemper Insurance Companies (“Kemper”), among other parties, entered into the Superior National Insurance Companies Rehabilitation Agreement (“Rehabilitation Agreement”). The Commissioner agreed to provide certain assets to Kemper upon Court confirmation of the Rehabilitation Agreement and the closing of the transactions contemplated thereunder. On September 26, 2000, the Los Angeles County Superior Court issued the Final Order Approving the Rehabilitation Plan.

The Insolvent Companies’ Calabasas and Campbell, California, offices have been closed. All remaining operations by the Insolvent Companies were consolidated into the Commissioner’s Conservation and Liquidation Office (CLO) located in San Francisco on September 30, 2003. All of the Insolvent Companies’ employees have been released. The Insolvent Companies’ remaining Furniture, Fixtures & Equipment were successfully sold at public auction on October 2 and 3, 2003.

The Commissioner continues to believe that even under the most optimistic estimates of reinsurance recoveries and other asset disposition, the Insolvent Companies will not have sufficient assets to fully pay the approved Class 2 claimants. Consequently, once asset recoveries and liabilities are sufficiently known, the Commissioner intends to

seek court approval for authorization to reject all potential Class 3 through 9 claimants on the ground that no payments will be made to these classes.

As the five estates continue to marshal their assets, either through litigation recoveries (Centre litigation, U.S. Life arbitration recovery et. al.), or from reinsurance (arbitration, collection etc.), we will continue to make early access distributions when they determine that they may safely do so without prejudicing other creditors.

The SNICIL Estates have completed three Early Access Distributions to IGAs totaling \$223 million since September 2000. In August 2003, CDI released approximately \$111 million of U.S. Life's Special California Schedule P ("SCASP") directly to CIGA. It is anticipated that a 4th Early Access Distribution to IGA's of approximately \$180 million will be made in the second quarter of 2005.

#### **Surety Insurance Company of California**

Conservation Order: May 23, 1984  
Liquidation Order: August 20, 1984  
Date of Closure: January 8, 2004

Surety Insurance Company of California was domiciled in California as a domestic stock company and wrote various lines of insurance in sixteen states. The process of marshalling Surety Insurance's assets, many of which were outside of California, and adjudication process of the bail and civil bond claims, were completed. All outstanding claims issues have been resolved and a final distribution was made in March 2003. The Commissioner was discharged from his duties after filing the Declaration of Compliance on January 8, 2004.

#### **Trico Title Company**

Conservation Order: August 18, 1994  
Liquidation Order: May 04, 2004  
Date of Closure: July 09, 2004

Trico Title Company was conserved in 1994 after discovery of escrow shortages of \$2.8 million. All the company's assets have been liquidated. An order was filed with the Court to forego the proof of claim process pursuant to California Insurance Code Section 1021. The Commissioner was discharged from his duties after filing the Declaration of Compliance on July 9, 2004.

#### **Universal Title Company**

Conservation Order: February 8, 2000  
Liquidation Order: August 25, 2000

Universal Title Company, affiliated with Sacramento Title Company, conducted operations in nineteen locations throughout California. The Commissioner identified a cash shortfall in the escrow trust accounts of approximately \$1.5 million that was covered by three underwriting companies. Business operations were shut down in September 2000 and 2,252 open escrows were closed, with more than \$13.9 million distributed. Litigation to recover the shortfall from the underwriters was resolved at the end of 2003. All closing activities were completed in 2004 and the Liquidator anticipates terminating the court proceeding and closing the estate in early 2005. (Estate subsequently closed on January 24, 2005)

**Western Employers Insurance Company**

Conservation Order: April 2, 1991  
Liquidation Order: April 19, 1991

**Western Employers Insurance Company of America**

Conservation Order: April 25, 1991  
Liquidation Order: May 7, 1991

Western Employers Insurance Company (WEIC) was once a New York domiciled insurer known as Letherby Insurance Company and was re-domesticated to California in the late 1970's. The company was licensed in 38 states and primarily wrote Workers' Compensation and Commercial Multi-Peril insurance. Western Employers Insurance Company of America (WEICA) is a wholly owned subsidiary of WEIC. After four years of self-liquidation, WEIC and WEICA determined they could no longer proceed without the assistance of the California Department of Insurance.

In 2004 claimants were requested to prove up their claims by June 20, 2005. Guarantee Funds will also be requested to do the same. The Liquidator projects to close these estates by 2007 and continue to process and collect reinsurance on claims being settled by the guarantee associations. WEIC has significant exposure in tobacco claim litigation.

**Western Growers Insurance Company**

Liquidation Order: January 17, 2003

On January 17, 2003, the Orange County Superior Court signed an Order of Liquidation for Western Growers Insurance Company. Western Growers Association (the Parent company) did not object to the liquidation. All post liquidation claims are being handled by the Insurance Guarantee Associations (California and Arizona).

In 2004 the Commissioner obtained a court order to forego the full Proof of Claim process saving the estate significant cost yet still protects all the recovery rights and value to the two participating Guaranty Associations. The Liquidator continues to bill and collect reinsurance.

**Western International Insurance Company**

Conservation Order: August 10, 1992  
Liquidation Order: September 9, 1992

Western International Insurance Company was determined to be insolvent after payment of a settlement between the company and a former officer of the company. Shortly after the payment was made, the company sustained significant losses as a result of the Los Angeles riots in May 1992. Settlement discussions with reinsurers are in process and delay closing the estate.



**STATUS OF INSURERS DOMICILED IN FOREIGN ESTATES****American Bonding Company**

Conservation Order: January 31, 1995

Date of Closure: June 18, 2004

American Bonding Company transacted Property and Casualty insurance business. The company was domiciled in Arizona, but a large percentage of its business was in California.

A conservation order was obtained against American Bonding Company on January 31, 1995 due to evidence that continued operation of American Bonding Company would be detrimental to policyholders. In accordance with the terms of the Receiver's Agreement between the Insurance Commissioners of California and Arizona, all claims are being paid in Arizona. The estate was closed and the Commissioner was discharged from the liquidation proceedings on June 18, 2004.

**Holland America Insurance Company**

Conservation Order: November 26, 1985

Liquidation Order: February 24, 1987

Date of Closure: July 29, 2004

This Missouri domiciled company's liquidation continues along with its affiliates and parent of Mission Insurance Company. Reinsurance and significant, complex claims remain to be processed and resolved in the domiciliary state. Mission Insurance Company has an approved general creditor Proof of Claim for approximately \$93 million. We expect to receive a distribution as this estate approaches closing by the Missouri liquidator. Closing of the California ancillary was approved by the Superior Court on July 29, 2004.

**Legion Insurance Company****Villanova Insurance Company**

Conservation Order: May 2, 2002

Liquidation Order: April 25, 2003

Date of Closure: February 19, 2004

The Pennsylvania Insurance Commissioner placed Legion and Villanova Insurance Companies into Rehabilitation effective April 1, 2002, indicating that the actions were being taken with the consent of the companies in an attempt to halt further financial deterioration and to ensure that the policyholders were protected.

On May 2, 2002, the Insurance Commissioner of California obtained an order appointing the Commissioner as an Ancillary Receiver over the Legion and Villanova Insurance Companies in the state of California. As a result, the Commissioner was able to collect the statutory deposits held in California and make the funds available for the continuing payment of worker's compensations claims. To facilitate the payment of said claims, the Commissioner engaged the services of the California Guarantee Association to handle the administration of the California claims. An ancillary liquidation order was entered in California on April 25, 2003. The Legion claims bar date is June 30, 2005.

Pennsylvania, as the domiciliary state, has control over Legion's assets and affairs. There are no assets, offices or claims handling (with the exception of CIGA covered claims) in California.

In 2004, the CLO compiled all costs to reimburse the California Insurance Fund for administrative costs incurred for administering the ancillary liquidation. The ancillary liquidation was closed on February 19, 2004, and the CLO will file its claim prior to the claims bar date.

#### **Mission Reinsurance Corporation**

Conservation Order: November 26, 1985

Liquidation Order: February 24, 1987

Date of Closure: July 29, 2004

A Missouri domiciled company and subsidiary of Mission Insurance Companies' Trust, this company's business line consisted of reinsurance only. No policyholder claims, guaranty association exposure, or distributions remain in existence for this company. Closing of the California ancillary was approved by the Superior Court on July 29, 2004.

#### **National American Life Insurance Co. of Pennsylvania**

Conservation Order: March 26, 1997

Date of Closure: January 21, 2004

An ancillary receivership was opened upon the request of the Pennsylvania Insurance Commissioner to assist the latter in staying California litigation against the company. This matter is expected to remain open until the California litigation matters are resolved. The Court has dismissed the original action against Ernst & Young. The Liquidator has received payments for any remaining administrative expenses and filed and obtained an order to discharge the Commissioner as ancillary receiver and closed this estate on January 21, 2004.

#### **Western Star Insurance Company**

Liquidation Order: August 29, 1994

Date of Closure: September 29, 2004

The Florida Department of Insurance was appointed domiciliary receiver of this company on June 14, 1994. There is no insurance guarantee coverage for some 18,000 claimants and policyholders, mainly from California, of this company. The estate has no assets, but has been kept open due to a potential recovery upon a favorable outcome of a pending lawsuit against J.P. Morgan Chase. Chase has appealed the receivership court's denials of Motions for Summary Judgment. However, in March 2004 Chase settled with the Florida Liquidator ahead of the trial that was scheduled mid-year 2004. Consequently, the ancillary estate was closed with a court order dated September 29, 2004. The receivable from the Florida Liquidator was assigned to the DOI for collection and to ultimately reimburse the Insurance Fund.



## *Consumer Services & Market Conduct Branch*

The Consumer Services and Market Conduct Branch's (CSMCB) focus is consumer protection, and it accomplishes this by educating consumers, mediating complaints against insurers, and enforcing applicable insurance laws. CSMCB enforces applicable insurance laws during the investigation of individual consumer complaints against insurers and through on-site examinations of insurer claims and underwriting files. CSMCB constantly strives to improve the services and information provided to California's insurance consumers.

CSMCB consists of two divisions and five bureaus:

### **CONSUMER SERVICES DIVISION (CSD)**

- Consumer Communications Bureau (CCB)
- Claims Services Bureau (CSB)
- Rating and Underwriting Services Bureau (RUSB)

### **MARKET CONDUCT DIVISION (MCD)**

- Field Claims Bureau (FCB)
- Field Rating and Underwriting Bureau (FRUB)

Calendar Year 2004

<b>Consumer Services Division (CSD)</b>	
Consumer Telephone Calls Received	285,562
Cases Opened	39,737 <sup>1</sup>
Cases Closed	40,534 <sup>1</sup>
<b>Total Amount of Consumer Dollars Recovered</b>	<b>\$43,588,037</b>
<b>Market Conduct Division (MCD)</b>	
Number of Exams Adopted by the Commissioner	290 <sup>2</sup>
<b>Total Amount of Claims Dollars Recovered or Premium Returned to Consumers</b>	<b>\$8,138,208</b>
<b>Penalties Resulting from Legal Branch Actions in 2004</b>	<b>\$1,750,000</b>
<b>CSMCB Grand Total Amount</b> (Consumer Dollars Recovered, Claims Dollars Recovered or Premium Returned to Consumers, and Penalties Resulting from Legal Branch Actions in 2004)	<b>\$53,476,245</b>

**CONSUMER SERVICES DIVISION (CSD)**

The Consumer Services Division (CSD) is responsible for gathering and responding to consumer inquiries regarding insurance company or producer activities. CSD maintains separate bureaus to handle telephone inquiries, respond to consumer complaints on claims handling practices, and respond to rating and underwriting based consumer complaints. The goal of CSD is primarily to protect California insurance consumers through enforcement of the California Insurance Code and related laws and regulations.

The Consumer Services Division (Tony Cignarale, Chief) is a member of the Consumer Services and Market Conduct Branch (Woody Girion, Deputy Commissioner).

<sup>1</sup> "Cases Opened" is the total number of cases started during the reporting period (in this case Calendar Year 2004). "Cases Closed" is the total number of cases that have been closed during the reporting period. These closed cases may have been opened during the reporting period or carried over from the prior reporting period. As a result, the cases closed total will almost always be different from the cases opened total.

<sup>2</sup> "Number of Exams Adopted by the Commissioner" is the total number of examinations that have been adopted during the reporting period. These adopted examinations may have been opened during the reporting period or carried over from the prior reporting period.

**CONSUMER COMMUNICATIONS BUREAU (CCB)**

Cases Opened	6,446 <sup>1</sup>
Cases Closed	6,402 <sup>1</sup>
Telephone Calls Received	285,562
Consumer Dollars Recovered	\$856,627

The Consumer Communications Bureau (CCB) Consumer Hotline is often referred to as the Commissioner's "eyes & ears" on the issues and concerns that affect California's insurance consumer. The California Department of Insurance's (CDI) statewide toll-free Consumer Hotline 800- 927-**HELP** (4357) provides callers with immediate access to constantly updated information on insurance related issues. The Hotline is staffed by knowledgeable insurance professionals whose years of expertise, combined with their dedication to consumers, enables them to provide immediate assistance on time sensitive issues. Among other things, the Hotline staff provides the caller with the license status of his/her insurer, agent or broker and answers questions on insurance claims and underwriting practices.

CCB administers CDI's Mediation Program. For Calendar Year 2004, the Mediation Program had a total of **\$1,870,121** in recoveries. Since this program's inception in 1996 through December 31, 2004, CCB has recovered a total of **\$11,013,374** for consumers.

Educational material, such as auto premium and homeowners premium surveys, company complaint comparisons, as well as brochures on auto, health, life, long-term-care and homeowners information are provided free of charge. CCB strives to continue educating California insurance consumers through the CDI's Consumer Education and Outreach Program. CCB makes it possible to communicate with all California consumers no matter what language they speak. Over-the-phone interpretation of more than 140 languages are available to insurance consumers seeking assistance.

**CLAIMS SERVICES BUREAU (CSB)**

Cases Opened	21,502 <sup>1</sup>
Cases Closed	21,690 <sup>1</sup>
Consumer Dollars Recovered	\$32,233,591

The Claims Services Bureau (CSB) investigates consumer allegations of improper claims handling by insurers. These written requests for assistance include, but are not limited to, wrongful denial of claims, payments less than amounts claimed, and delays in claims handling.

<sup>1</sup> "Cases Opened" is the total number of cases started during the reporting period (in this case Calendar Year 2004). "Cases Closed" is the total number of cases that have been closed during the reporting period. These closed cases may have been opened during the reporting period or carried over from the prior reporting period. As a result, the cases closed total will almost always be different from the cases opened total.

CSB has actively participated in CDI task forces on proposed amendments to California Insurance Code (CIC) Section 790.03 --Fair Claims Settlement Practices Regulations (this includes participation in several hearings in connection with the proposed amendments). CSB participated in the development of current legislative proposals and proposed new insurance legislation in a variety of consumer insurance areas. CSB has participated in the implementation of SB 1899 (Northridge Earthquake 1994) and AB 55 (Independent Medical Review). CSB has also participated in various speaking engagements and staffed Local Assistance Centers in response to disaster area emergencies (i.e. Southern California Wildfires, Central Valley Earthquake, etc.). CSB has served in CDI's Mediation Program appeals process by handling the appeals from insurers and consumers. CSB continues to assist in the detection, investigation and prosecution of abusive insurance business practices that are in noncompliance with the CIC and other insurance-related laws and statutes, as well as, the insurance contract.

#### **RATING & UNDERWRITING SERVICES BUREAU (RUSB)**

Cases Opened	11,789 <sup>1</sup>
Cases Closed	12,442 <sup>1</sup>
Consumer Dollars Recovered	\$10,497,819

The Rating and Underwriting Services Bureau (RUSB) investigates consumer complaints of improper or inequitable rating and underwriting transactions performed by insurance companies and agent-brokers. RUSB works with the affected parties to clarify issues and reach a resolution. If its investigation shows that an insurance violation or a policy breach has occurred, RUSB enforces the code or policy contract and requires the reinstatement of coverage and the refunding of premiums and broker fees, when applicable.

In addition to assisting consumers with a variety of issues involving all lines of insurance, RUSB also performs other functions. RUSB participates on the Senior Issues Task Force and the Disability Advisory Committee, and RUSB assists people impacted by wildfires and other catastrophic events at local assistance centers. RUSB produces detailed trend and hot topics reports on insurance company and agent-broker violations that RUSB has identified from its review of consumer complaint files, and CSMCB and others within the Department have found these reports valuable for identifying and monitoring non-compliant activity by licensees. RUSB proposes legislation, including a refund accountability bill that clarifies California Insurance Code Section 481.5 and requires insurance companies to give an accounting of premium refunds upon request, and RUSB participates in the development of laws such as California Insurance Code Section 677.4, which increased the number of days' advance notice that insurance companies must give named insureds when canceling their homeowners insurance policies. RUSB also collaborated with the Department's Legal Branch in the development of regulations that required insurance brokers to disclose their broker fees and that prohibited the charging of broker fees under certain conditions.

<sup>1</sup> "Cases Opened" is the total number of cases started during the reporting period (in this case Calendar Year 2004). "Cases Closed" is the total number of cases that have been closed during the reporting period. These closed cases may have been opened during the reporting period or carried over from the prior reporting period. As a result, the cases closed total will almost always be different from the cases opened total.

### MARKET CONDUCT DIVISION (MCD)

The Market Conduct Division (MCD) is responsible for the examination of insurance company practices on behalf of the California Insurance Department. There are over 1400 insurance companies and advisory organizations subject to market conduct examination in California. MCD maintains separate bureaus to conduct claims handling practices exams and rating and underwriting exams, a reflection of a division of operations in the insurance industry and in the laws regulating claims from sales practices. The goal of any market conduct examination is to reduce the frequency and severity of insurance practices that are unfair to policyholders and claimants, and to evaluate compliance with statutes and regulations relative to the business of insurance.

The following is a summary of MCD's accomplishments for the year 2004. The list covers different areas of accomplishment, including exams completed, dollars returned to consumers, industry and community interactions, and legal actions taken.

The Market Conduct Division (Joel Laucher, Chief) is a member of the Consumer Services and Market Conduct Branch (Woody Girion, Deputy Commissioner).

### MARKET CONDUCT DIVISION RESULTS FOR 2004

CATEGORY	FIELD CLAIMS BUREAU	FIELD RATING & UNDERWRITING BUREAUS	MCD TOTALS
<b>Examination Results</b>			
Number of Exams Adopted by the Commissioner	182	108	290
Amount of Claims Dollars Recovered or Premium Returned to Consumers	\$836,970	\$7,301,238	\$8,138,208
<b>Legal Actions &amp; Penalties</b>			
No. of Actions Finalized by Legal Branch due to MCD Exam Findings	6	3	9
Penalties Resulting from Legal Branch Actions in 2004	\$895,000	\$855,000	\$1,750,000

**FIELD CLAIMS BUREAU (FCB)**

Number of Exams Adopted by the Commissioner	182 <sup>2</sup>
Amount of Claims Recovered for Consumers	\$836,970

The Field Claims Bureau (FCB) conducts market conduct examinations of the claims practices of all licensed California insurers. These examinations are generally based on a fixed schedule of examinations, scheduled re-examinations and reviews of consumer complaint data. The focus is on compliance with the California Insurance Code and the California Fair Claims Settlement Practices regulations. FCB seeks to ensure equitable treatment of policyholders and claimants in accordance with insurance contracts and California law. The California Insurance Code sections cited in FCB examinations vary by line of insurance. However, those that are common to both life & disability and property & casualty insurance involve delay, documentation, and improper handling, which may include improper settlement, failure to pursue investigation, and improper denial. FCB obtains thousands of remedial claim actions from insurers each year as a result of the examinations it conducts. Many of the issues which lead to these actions are displayed in our reports which are published in the Department's website.

**FIELD RATING & UNDERWRITING BUREAU (FRUB)**

Number of Exams Adopted by the Commissioner	108 <sup>2</sup>
Amount of Premium Returned to Consumers due to FRUB Exams	\$7,301,238

The two Field Rating and Underwriting Bureaus (FRUB) conduct market conduct examinations of insurer rating and underwriting practices. FRUB reviews the advertising, marketing, risk selection and declination, underwriting, pricing, and policy termination practices of life, health, property, and casualty insurers. This review seeks to ensure that all California consumers are treated fairly, and that insurers are selling and servicing policies in compliance with law. The market conduct examinations conducted by FRUB advance the availability and affordability of insurance in the marketplace.

FRUB examinations focus on compliance with rate filing requirements, consistency within the insurer's adopted rating processes, and overall conformity of rating and underwriting with California law. FRUB examiners verify that the insurer's adopted rates have been filed and approved, and are applied consistently. This requires that underwriting be adequately documented and not unfairly discriminatory. Exams are generally conducted in the insurer's offices, located nationwide.

<sup>2</sup> "Number of Exams Adopted by the Commissioner" is the total number of examinations that have been adopted during the reporting period. These adopted examinations may have been opened during the reporting period or carried over from the prior reporting period.





## *Fraud Division*

The California Department of Insurance (CDI), Fraud Division has the responsibility of ensuring the provisions outlined in Chapter 12 of the California Insurance Code, “The Insurance Frauds Prevention Act,” and Penal Code section 550 are enforced throughout the State of California. The mission statement of the Fraud Division is “To protect the public from economic loss and distress by actively investigating and arresting those who commit insurance fraud and to reduce the overall incidence of insurance fraud through anti-fraud outreach to the public, private and governmental sectors.”

**BUDGET AND STAFFING**

Fiscal Year 2003/2004 Fraud Division Budgeted/Revenue/Expenditures by Program and Fiscal Year Staffing level:

Fraud Auto Revenues: <sup>1</sup>	\$30,309,000
Insurance Fraud Assessment, <b>Automobile</b> (includes Assembly Bill 1050)	
Budgeted Levels:	\$31,687,000
District Attorneys' Auto Distribution:	\$14,376,000
State Operations Auto Expenditures:	\$14,490,000
Insurance Fraud Assessment, <b>Workers' Compensation</b>	
Budgeted Levels:	\$35,653,000
District Attorneys' Workers' Compensation Distribution:	\$19,343,000
State Operations Workers' Compensation Expenditures:	\$17,014,000
Insurance Fraud Assessment, General Budgeted Levels:	\$ 1,896,000
State Operations General Assessment Expenditures:	\$ 1,832,000
Fiscal Year 2003/2004 Fraud Division Positions:	286.3

**FRAUD DIVISION (ADMINISTRATION AND OPERATIONS)**

The Fraud Division has nine regional offices serving all 58 counties. The Division's Headquarters office supports all regional office operations, including those activities related to the management of the statewide grant programs, as well as centralized support of investigations in the Automobile, Workers' Compensation, and Property and Casualty Fraud Programs.

Fraud Division headquarters has eight major sub-units performing the following: receiving, cataloging, and processing Suspected Fraudulent Claim (SFC); processing seized computer evidence; auditing insurance companies Special Investigative Units for compliance with applicable laws and regulations; providing grant funding to participating district attorneys; auditing grant funds awarded to district attorneys; collecting and analyzing Fraud Division statistical data; training Fraud Division employees; and analyzing and providing opinions on legal issues.

**AUTOMOBILE INSURANCE FRAUD**

The Fraud Division coordinates automobile insurance fraud investigations statewide, provides assistance to law enforcement agencies, and presents prosecutable automobile fraud cases to district attorney's offices and the US Attorney's office. Fraud Division criminal investigators enforce the provisions of California Insurance Code Section 1871.4 and California Penal Code Sections 549 and 550. Investigators continue to focus on fraud mills operated by doctors and lawyers who work with "cappers," those who solicit clients for fabricated and exaggerated claims. Fraud mill cases can require thousands of hours of intensive investigation over a two- to three-year period in order to prosecute. The Fraud Division continues to focus on five major categories of automobile insurance fraud activities:

<sup>1</sup> Auto revenues exclude the \$0.30 assessment per SB 940 which is not used for Fraud Division programs.

medical mills, auto property, staged collision rings, paper accidents, and false auto theft claims. Organized criminal elements have and continue to use these types of schemes.

During Fiscal Year 2003/2004, the Fraud Division identified and reported 15,283 SFC, assigned 568 new cases and made 358 arrests with 234 convictions. Potential Loss<sup>2</sup> amounted to \$155,631,399.

#### DISTRICT ATTORNEYS PROGRAM

In Fiscal Year 2003/2004, thirty-five counties received funding totaling \$9,997,244 through the Department's Auto Fraud Grant Program. The amount of financial support funded to each county revolved around two variables: county population and the number of SFCs reported. For Fiscal Year 2003/2004, the district attorneys reported 1,389 investigations initiated, 1,287 arrests, and 934 convictions, which also included a majority of Fraud Division arrests. Chargeable fraud<sup>3</sup> amounted to \$25,120,493, with \$4,153,353 in restitution ordered by the courts.

#### ORGANIZED AUTOMOBILE FRAUD ACTIVITY INTERDICTION

The Legislature finds that organized automobile fraud activity operating in the major urban centers of the state represents a significant portion of all individual fraud-related automobile insurance cases. These cases result in artificially higher insurance premiums for core urban areas and low-income areas of the state than for other areas of the state. Only a focused, coordinated effort by all appropriate agencies and organizations can effectively deal with this problem. With the passage of Assembly Bill 1050 (Wright) chaptered October 10, 1999, the Organized Automobile Fraud Activity Interdiction ("Urban Grant") Program was created in Fiscal Year 2000/2001. The California Insurance Code Section 1874.8 mandates the Insurance Commissioner award three to ten grants for a coordinated program targeted at the successful prosecution and elimination of organized automobile fraud activity. As the name suggests, the primary focus of the new program is directed at the organized criminal activity that occurs in urban areas and which often involves the staging of automobile accidents and the filing of fraudulent automobile accident or damage claims. Traditionally, legal and medical professionals or their associates mastermind these cases. Highly sophisticated and ethnically diverse groups are pervasive in the insurance fraud arena, and the Fraud Division, prosecutors and allied law enforcement continue to focus on their illegal activities.

The investigation of organized criminal activity, especially involving white-collar crimes, is recognized as the most difficult to successfully investigate and prosecute. Insurance fraud investigations are often the most difficult cases to investigate due to professionals who are key to these organized criminal enterprises. These dishonest professionals use the cover of their attorney/client or doctor/patient relationships to provide the specter of legitimacy when pursuing fraudulent claims. During Fiscal Year 2003/2004, the Fraud Division received 273 SFCs, assigned 173 new cases and made 148 arrests with 172 convictions. Potential loss amounted to \$4,246,314.

#### DISTRICT ATTORNEYS' PROGRAM

Beginning in Fiscal Year 2003/04, the Legislature also authorized \$4,540,000 per year be distributed to nine grant-funded counties over a three-year period. Beginning in January 2005, an additional \$1.7 million was available for

<sup>2</sup> Potential Loss is the dollar loss/exposure for the claim if the fraud had gone undiscovered.

<sup>3</sup> Chargeable Fraud is the total amount of fraud that would result from all counts that are actually charged.

distribution to district attorneys. This amount is to be distributed per year during the remainder of the last grand period. In Fiscal Year 2003/2004, the grant-awarded district attorneys reported 172 arrests, which also included many of the Fraud Division arrests. District attorneys prosecuted 189 cases involving 344 defendants with chargeable fraud totaling \$16,945,244. District attorney outcomes totaled 187 convictions.

## **WORKERS' COMPENSATION**

During the 1920s, most states, including California, accepted a new social insurance program known as workers' compensation. In California, workers' compensation insurance is a no-fault system. Injured employees need not prove the injury was someone else's fault in order to receive workers' compensation benefits for an on-the-job injury. The National Insurance Crime Bureau estimated in the year of 2000 that workers' compensation insurance fraud is the fastest-growing insurance scam in the nation, costing the industry \$5 billion per year by what many people consider a victimless crime. The thievery happens in medical clinics, law offices and even your neighbor's home. Often white-collar criminals, including doctors and lawyers, have the quickest hands. Insurance companies pick up the tab, passing the cost onto policyholders, taxpayers and the general public.

Hardly a victimless crime, insurance fraud is often organized crime. The increase in insurance fraud particularly during the early 1990's led many to regard insurance fraud as the crime of the 90s. Workers' Compensation insurance fraud came to the forefront as a focused insurance fraud problem in the late 1980's when people who lined up in the unemployment line in the Employment Development Department were recruited by cappers to file for workers' compensation stress claims. The problem persists, and the Fraud Division continues to focus investigative resources to combat workers' compensation fraud.

The Workers' Compensation Fraud Program was established in 1991 through the passage of Senate Bill 1218 (Chapter 116). The law made workers' compensation fraud a felony, required insurers to report suspected fraud, and established a mechanism for funding enforcement and prosecution activities. Senate Bill 1218 also established the Fraud Assessment Commission to determine the level of assessments to fund investigation and prosecution of workers' compensation insurance fraud. The funding comes from California employers who are legally required to be insured or self-insured.

During Fiscal Year 2003/2004, the Fraud Division received 5,122 SFCs, assigned 868 new cases and made 215 arrests with 166 convictions. Potential Loss amounted to \$848,728,682.

As the Workers' Compensation Insurance Fraud Program moves into Fiscal Year 2003/2004, some success has been realized in turning the corner on workers' compensation insurance fraud. Difficult and long investigations are finally paying off with convictions. The number of medical and/or legal workers' compensation mills have been reduced in Southern California. Premium fraud cases have been investigated and prosecuted. During Fiscal Year 2003/2004, the CDI continued to participate as a member of the "Underground Economy Strike Force," per Assembly Bill 202. Participation on the Strike Force helps the Fraud Division and district attorneys investigate and prosecute the premium fraud cases which most significantly impact the California economy and business climate.

Evidence suggests that the aggressive anti-fraud campaign by the Department, the district attorneys, the insurance industry and California employers continues to play a substantial role in reducing crime and helps lower workers' compensation premiums for employers statewide.

#### **DISTRICT ATTORNEYS' PROGRAM**

In Fiscal Year 2003/2004, the district attorneys reported a total of 480 arrests, which also included the majority of Fraud Division arrests. During the same timeframe, district attorneys prosecuted 902 cases with 1,000 suspects, resulting in 423 convictions. Restitution in the amount of \$15,408,645 was ordered on these convictions with \$6,177,159 being collected during the year. The total chargeable fraud was \$55,152,422 million, representing only a small portion of actual fraud since many fraudulent activities had not been identified or investigated.

#### **UNDERGROUND ECONOMY**

Effective 2002, Assembly Bill 202 (Corbett) added CDI as a member of the "Joint Enforcement Strike Force on the Underground Economy." The strike force coordinates enforcement activities and information sharing to combat tax evasion and the illegal failure to pay wages.

Previous joint enforcement efforts involving the Strike Force and the Fraud Division have disclosed a logical nexus between those violators targeted by the Strike Force and the criminal targets of the workers' compensation anti-fraud effort.

During Fiscal Year 2003/04, memoranda of understanding were established between the Fraud Division and the Employment Development Department (EDD), the Department of Industrial Relations - Division of Labor Standards Enforcement, and the Workers' Compensation Insurance Rating Bureau to enhance information sharing.

#### **OTHER PROGRAM-RELATED CASES**

Many cases begin in another fraud program (e.g., automobile insurance fraud, property and casualty fraud), but have a nexus to workers' compensation. These cases have produced a positive impact on the Workers' Compensation Fraud Program. For example, during Fiscal Year 2003/04, 31 medical/legal providers were charged with insurance fraud of which eight were investigated within the workers' compensation fraud program.

#### **PROPERTY AND CASUALTY FRAUD**

Funding for the Property and Casualty Fraud Program is derived from an annual assessment at \$1,300 per licensed insurance company. This funding supports criminal investigations by the Fraud Division of suspected fraud involving health, life, property, and all other cases not involving automobile or workers' compensation insurance fraud. Murder for profit and, or, fraudulent false death claims for insurance, arson for profit, inflated pharmacy billings, and dilution of prescribed drugs are just a few of the types of insurance fraud cases reported and investigated in this program.

During Fiscal Year 2003/2004, the Fraud Division identified and reported 3,710 SFCs, assigned 186 new cases and made 93 arrests with 83 convictions. Potential Loss amounted to \$956,995,093.

**SPECIAL INVESTIGATIVE UNIT COMPLIANCE REVIEW OFFICE**

The primary responsibilities of the Fraud Division – Special Investigative Unit (SIU) Compliance Review Office is to inspect insurance companies to ensure regulatory compliance in regards to the establishment, maintenance and operations of the insurer's SIU. The Office also updates, distributes, reviews, monitors and tracks the annual SIU compliance reports filed by approximately 1,300 insurance companies each year.

The majority of California licensed insurers are required by California Insurance Code Section 730, Section 1872.4, Section 1875.20–23, Section 1877 and California Code of Regulations Section 2698.30–42 to establish and maintain Special Investigative Units. Regulation also requires each insurance company to submit an annual report to the Fraud Division – SIU Compliance Review Office. The SIU annual reports must provide adequate information and documentation regarding the insurers' anti-fraud operations, policies, procedures and anti-fraud training. The SIU Compliance Review Office provides the format and instruction for submission of the reports, reviews, monitors and evaluates the completeness and timeliness of the filed annual reports.

After completion of a review and rating of the insurers' filed annual reports, the SIU Compliance Review Office considers a risk-based criteria for proper selection of insurers for SIU review. This risk-based criteria includes, but is not limited to:

- the high risk of insurance carried that is susceptible to fraud, which could negatively impact consumers, producers and insurers;
- quantity and quality of SFC submission, may indicate lack of attention to “red flag” indicators;
- volume and nature of complaints received for a particular insurance company;
- SIU annual report responses and low-scores received during the rating process of a carrier;
- market share of the insurance carrier;
- location of the insurance carrier SIU or contracted SIU.

During Fiscal Year 2003/2004, the SIU Compliance Review Office conducted 50 compliance reviews of insurers conducting business in California. The purpose of the SIU compliance review is to identify areas of regulatory non-compliance or operational weaknesses of an insurers' SIU, provide recommendations for improvement, and provide technical assistance to the insurers' SIU management.

Upon completion of a compliance review, a report of findings is issued to the insurance carrier's management that articulates any findings of noncompliance and recommendations for strengthening the insurers SIU operations. A few of the most common findings of noncompliance noted this year were the lack of established SIUs within a carrier, lack of anti-fraud training provided for integral fraud staff, and inadequate SIU policy and procedure manuals.

During the past year, the Fraud Division's SIU Compliance Review Office has continued to revise and amend the current regulations governing SIUs in an effort to clarify, organize and strengthen SIU governing regulations.

## OUTREACH

One component of the Fraud Division's mission statement is to provide anti-fraud outreach and training to the public, private and governmental sectors. Among the Fraud Division's outreach efforts is The UnderCover Newsletter, which informs the insurance industry, law enforcement personnel, and insurance consumers about insurance fraud and the anti-fraud efforts of the Division.

Additionally, the Division participates in community-sponsored events, such as Town Hall Meetings, Public Hearings, and Underground Economy Seminars, which give the Division opportunities to hear directly from the consumers regarding their insurance concerns, and provide information communities can use to protect themselves from insurance fraud. The Division also participates with local, state, and national broadcasting outlets to educate the public about insurance fraud in California.

The Fraud Division maintains ongoing liaison by interacting with as many as ten insurance industry groups and 14 governmental entities. Lastly, the CDI Internet public website contains information on numerous subjects related to insurance fraud.

## SUPPLEMENTAL REPORT-INSURANCE CODE SECTION 1872.9

### THE NUMBER OF CASES REPORTED TO THE FRAUD DIVISION:

The source of leads for investigations initiated by the Fraud Division is the Suspected Fraudulent Claim (SFC), also known as a FD1 or eFD-1. A suspected fraud referral can be as simple as a phone call from a citizen or as complex as a "documented referral" with supporting evidence submitted by an insurance carrier. All referrals submitted to the Fraud Division, regardless of the reporting party and supporting evidentiary information, are assigned a case tracking number, placed in the Fraud Integrated Database (FIDB), and forwarded to supervisors in the regional office with jurisdiction over the allegations. The Fraud Division, like all other law enforcement agencies, must track and make a determination on whether further action, if any, is to be taken on all reports filed under its mandate. All reports will be reviewed, although the majority will not be assigned for further investigation.

Auto and Urban Auto	15,559
Property Casualty	3,800
Workers' Compensation	5,119
<b>Total</b>	<b>24,478</b>

### THE NUMBER OF CASES REJECTED BY THE FRAUD DIVISION DUE TO INSUFFICIENT EVIDENCE OR ANY OTHER REASON:

The vast majority of SFCs are generated by the insurance industry. The standard for referring an SFC is codified by a number of statutes within the Insurance Code. The fact that there are five different statutes, offering various standards for when to refer, often results in referrals that fail to rise to the level necessary to result in a criminal conviction. The variations in the Insurance Code for the standard to refer range from when the carrier "believes" or has

“reason to believe” to “has reason to suspect” that insurance fraud has occurred. As a result, different interpretations have demonstrated inconsistencies on the referral process. Some SFCs make allegations of abuse, which does not rise to the level of fraud. It should also be pointed out that the referrals submitted by the insurance industry contain errors and misinformation.

Supervisors use standard criteria when determining cases assignments in the various fraud programs, including:

- Consideration of the Insurance Commissioner’s strategic initiatives.
- The quality of the evidence presented.
- The priority level of the suspected fraud referral.
- The availability of investigative resources.
- The jurisdiction for prosecution, especially if the district attorney is receiving grant funds.
- If the arrest and conviction of suspects would make an impact on the problem within the county and /or State.
- Allegations are abuse rather than fraud.
- Insufficient resources, the statute of limitations, discussion with a district attorney regarding facts of the SFC resulted in rejection, or referral to another agency.

#### SFCS UNASSIGNED DUE TO INSUFFICIENT EVIDENCE

Auto and Urban Auto	11,113
Property Casualty	2,358
Workers’ Compensation	3,245
<b>Total</b>	<b>16,716</b>

#### SFCS UNASSIGNED DUE TO OTHER REASONS

Auto and Urban Auto	3,600
Property Casualty	1,126
Workers’ Compensation	1,057
<b>Total</b>	<b>5,783</b>

#### **THE NUMBER OF CASES THAT WERE PROSECUTED IN COOPERATION WITH LICENSING AGENCIES GOVERNED BY THE BUSINESS AND PROFESSIONS CODE:**

In Fiscal Year 2003–04, district attorneys referred 10 legal and 16 medical providers to licensing agencies governed by the Business and Profession Code who had been convicted of insurance fraud.



### THE NUMBER AND KIND OF CASES PROSECUTED AS A RESULT OF FUNDING RECEIVED UNDER SECTION 1872.7:

Insurance Code Section 1872.7 assesses funding for use in property/casualty fraud, which can include false and bogus death claims, arson in order to receive life insurance policy payout, murder for profit in order to obtain life insurance, inflated/faked homeowner claims, false boat claims, arson for profit, etc.

Caseload (open and newly assigned)	399
Arrests	92
Convictions (reported by DAs)	131

### AN ESTIMATE OF THE ECONOMIC VALUE OF INSURANCE FRAUD BY TYPE OF INSURANCE FRAUD:

The following reflects the total amount of fraud reported in all programs.

	FAMOUNT PAID <sup>1</sup>	SUSPECTED FRAUDULENT LOSS <sup>2</sup>	POTENTIAL LOSS <sup>3</sup>
Auto and Urban Auto	\$30,842,514	\$45,037,130	\$162,949,454
Property Casualty	\$414,341,579	\$1,038,869,755	\$1,082,664,546
Workers' Compensation	\$311,963,530	\$188,159,895	\$728,982,087
<b>Total</b>	<b>\$757,147,623</b>	<b>\$1,272,066,780</b>	<b>\$1,974,596,087</b>
<sup>1</sup> Amount paid on claim to date. <sup>2</sup> Amount paid that is suspected as being fraudulently claimed. <sup>3</sup> Amount of loss/exposure if fraud had gone undiscovered			

### RECOMMENDATIONS ON WAYS INSURANCE FRAUD MAY BE REDUCED:

In order for insurance fraud to be reduced, the Department is implementing the following:

- A systematic effort to measure the extent and nature of fraud in the system and the types of fraudulent activities most responsible for driving up the insurance premium.
- An overall strategy for combating fraud based on goals, objectives, priorities and measurable targets.
- A means to periodically evaluate the effectiveness of the efforts to reduce the occurrence of those types of fraud.

There are, however, many problems and opinions when it comes to the issue of measuring insurance fraud. One significant problem is that there is no clear definition of "fraud" and "abuse." Is an action by an insured, employer, medical/legal provider, or crime ring fraud or is it abuse? An incident may be viewed as fraud by one person and merely abuse by another. It is, however, important to distinguish between these two when measuring fraud:

**Abuse** is defined as using the system for something other than what it was intended.

**Fraud** occurs when there is a clear intent to misrepresent a material fact.

The goal of the Fraud Division is to produce quality and cost-effective investigations which result in successful enforcement actions. The Fraud Division, in partnership with local district attorneys, selects those cases which will have the most significant impact on the insurance fraud problem in their area of responsibility. All open case assignments are coordinated in a joint effort between the Fraud Division and local district attorneys, particularly those receiving grant funding.

Four critical elements have been identified to achieve successful outcomes: an aggressive outreach program, partnership with key stakeholders, effective trend analysis, and a balanced caseload. To that end, the Fraud Division has implemented performance measures to gauge productivity and efficiency. This is done to measure the overall return on investment and to maximize the impact on insurance fraud. Successful outcomes that can have a positive impact on insurance fraud have been measured by three methods of enforcement actions:

- **Criminal** – A completed investigation and aggressive prosecution resulting in convictions, restitution, jail/prison, penalties and fines. This type of enforcement produces the best results, including deterrence of further criminal activity.
- **Civil** – The successful disruption and termination of a criminal enterprise or activity, whether it is a single suspect or an organized ring of criminals, have been accomplished by civil actions. A single victim, a collective group of individuals, or an insurance carrier have followed up with civil actions, which have terminated the criminal enterprise and provided civil fines and restitution. Additionally, the Fraud Division has worked closely with district attorneys involving unfair business practices and related actions.
- **Investigative Inquiry** – Potential fraud activity or abuse have been stopped and deterred by an initial contact from the Fraud Division or district attorney's office. The preliminary investigative steps taken in these cases often halt or deter activity that does not rise to the level of a full criminal investigation.

Estimates of the overall fraud prevented as a result of investigations is difficult to quantify because measuring deterrence is an inexact science. Fraud can be prevented as the result of phone call on a suspected claim, the service of a search warrant, or an enforcement action by an allied agency. The amount of fraud prevented in cases investigated is characterized by the amount of potential loss never paid out. Potential fraud losses are deterred regardless of whether an arrest is made or not.

#### **A SUMMARY OF THE FRAUD DIVISION'S ACTIVITIES WITH RESPECT TO PURSUING A REDUCTION OF FRAUD:**

An effective partnership with allied agencies is another critical element needed to achieve positive outcomes. The Fraud Division has significantly increased inter-agency coordination efforts, and participates in the following inter-governmental anti-fraud task forces:

- Underground Economy Task Force
- California Joint Underground Economy Task Force
- Orange County Investigation and Premium Fraud Underground Economy Team
- Employment Enforcement Task Force
- Bay Area Premium Fraud Coalition
- Riverside County Uninsured Employer Task Force
- Premium Fraud Task Force
- Ventura County Underground Economy/  
Employer Fraud Task Force
- Los Angeles County Workers' Compensation  
Interdiction Program
- Cargo Theft Interdiction Program
- CDI and Department of Industrial Relations  
Committee on Professional Employer  
Organizations
- Healthcare Task Force
- Department of Health Services Fraud and Abuse  
Steering Committee
- High Tech Crimes Task Force
- California Department of Justice RX-NET
- CDI Disaster Fraud Task Force
- CDI Urban Grant Task Forces (8)
- Orange County Auto Theft Task Force
- Los Angeles County Task Force for Regional Auto  
Theft Prevention
- Riverside Auto Theft Task Force
- San Diego Auto Theft Task Force
- Sierra/Sacramento Arson Task Force
- California Anti Terrorism Information Center

The Division maintains liaison with the following on matters of overlapping jurisdiction or mutual concern:

- California Peace Officer's Association
- California Peace Officer's Standards and Training -  
Instructor Standards Counsel
- California Highway Patrol
- Employment Development Department
- Department of Industrial Relations; Division of  
Workers' Compensation, Division of Labor  
Standards Enforcement
- Department of Consumer Affairs; Bureau of  
Automotive Repair, California Contractors State  
License Board, Cemetery and Funeral Bureau
- Department of Justice
- Department of Corporations
- Franchise Tax Board
- California Board of Chiropractic Examiners
- California District Attorneys Association
- National Association of Insurance Commissioners
- The Statewide Vehicle Task Force
- Advisory Committee on Automobile Insurance  
Fraud

Also critical to any successful anti-fraud program is providing training and awareness to key stakeholders. The Fraud Division performs this valuable and successful outreach in many ways, including:

**UnderCover Newsletter** - The UnderCover Newsletter informs the insurance industry, law enforcement personnel, and insurance consumers about insurance fraud and the anti-fraud efforts of the Division.

**Community Forums** – The Fraud Division participates in community-sponsored events, such as Town Hall meetings, Public Hearings, and Underground Economy Seminars. These forums give the Division opportunities to hear directly from the consumers regarding their insurance concerns, and provide information consumer and business entities can use to protect themselves from insurance fraud.

**Media/Public Service Announcements** – The Fraud Division participates with local, state, and national broadcasting outlets to educate the public about insurance fraud in California. One example is the workers’ compensation medical provider video produced by the Employer Fraud Task Force in 2004.

**CDI Website** – The CDI Internet public website contains information on the following subjects:

- Insurance Fraud Reporting Forms
- What is Insurance Fraud
- Where to Report
- Most Wanted
- History of the Fraud Division
- Division Headquarters Profile
- Automobile Fraud
- Special Operations
- Workers’ Compensation Fraud
- Insurer Special Investigative Units
- Fraud Newsletters
- Conviction Data

The Fraud Division maintains ongoing liaison with the insurance industry, a key stakeholder, by interacting with the following groups:

- International Association of Special Investigation Units
- Workers’ Compensation Advisory Committee
- Insurance Fraud Advisory Board
- Healthcare Fraud Task Force
- Underground Economy Task Force
- National Insurance Crime Bureau Regional Advisory Committee
- California Coalition on Workers’ Compensation
- California Workers’ Compensation Institute
- Northern California Fraud Investigators Association
- Southern California Fraud Investigators Association

#### **BASIC CLAIMS INFORMATION, INCLUDING TRENDS OF PAYMENTS BY TYPE OF CLAIM AND OTHER CLAIM INFORMATION THAT IS GENERALLY PROVIDED IN A CLOSED CLAIM STUDY**

Although basic claims information and closed claim studies are not available, the Fraud Division collaborates with the National Insurance Crime Bureau (NICB) on emerging issues and trends in the investigation of insurance fraud crimes. A critical component of this partnership is that Fraud Division has access to the NICB database as well as the Insurance Service Organization database, which has been used for trend analysis. The Fraud Division continues to explore other sources of information that will enhance its ability to identify emerging trends in all programs.

**A SUMMARY OF THE FRAUD DIVISION'S ACTIVITIES WITH RESPECT TO THE REDUCTION, PURSUANT TO SECTION 1871.4, OF FRAUDULENT DENIALS AND PAYMENTS OF COMPENSATION:**

Fiscal Year	Workers' Compensation Restitutions		Automobile Organized Auto Restitutions		Interdiction Restitutions	
	Ordered	Collected	Ordered	Collected	Ordered	Collected
2003-04	\$15,408,645	\$6,177,159	\$4,627,352	\$1,726,612	\$3,057,338	\$307,665

**THE NUMBER AND TYPES OF CASES INVESTIGATED AND PROSECUTED WITH FUNDS SPECIFIED IN SECTION 1872.83:**

Workers' Compensation fraud is committed to obtain workers' compensation benefits to which a claimant is not entitled. Suspects make false statements to doctors, employers, and insurance carriers regarding work related injuries, lie about not working while receiving benefits, and fake injuries.

Caseload (open and newly assigned)	1,823
Arrests	215
Convictions (reported by DAs)	416





## *Investigation Division*

The Investigation Division is charged with enforcing applicable provisions of the California Insurance Code under authority granted by Section 12921 and to certify crimes of which the Commissioner has knowledge to a prosecuting authority pursuant to Insurance Code Sections 12928 and 12930. In 2002, the Division has implemented Penal Code Section 830.11 which empowers their investigators to exercise power of arrest and power to serve warrants as specified in Sections 1523 and 1530 during the course and within the scope of their employment. As part of the Enforcement Branch, the Investigation Division has been charged by the Insurance Commissioner to take steps to protect California policyholders from insurance related crimes committed by businesses and individuals. The public and the insurance industry are both safeguarded when the Investigation Division investigates crimes and violations and seeks criminal prosecutions and disciplinary actions where warranted by the evidence. In this way, those who break the law can be disciplined or removed from the industry when warranted and future crimes and violations are deterred.

The Insurance Commissioner established case handling priorities for the Investigation Division, including premium theft, senior citizen abuse, bogus insurance companies, viatical settlement fraud, deceptive sales practices by insurance companies, consumer abuse by automobile insurance agents, title insurance rebates, consumer abuse by public adjusters, insider fraud, and bail agents.

**INVESTIGATIONS (JANUARY 2004 TO DECEMBER 2004)**

Opened:	899
Completed:	971
In progress as of December 31, 2004:	842
Reports of Suspected Violation:	622

**CRIMINAL CASES (JANUARY 2004 TO DECEMBER 2004)**

Assisted Law Enforcement Agencies	112
Referred to Prosecutor	52
Prosecutor Rejected	13
Filing/Arrests/Indictments	156
Search Warrants Served	76
Convictions/Sentencing	50

**INVESTIGATIONS RELATED TO AUTOMOBILE INSURANCE**

Effective July 1, 2000, the Investigation Division, Legal Branch's Compliance Bureau and Consumer Services and Market Conduct Branch's Consumer Services Bureau were charged with implementing Senate Bill 940 (SB 940). SB 940 (Chapter 884, Statutes of 1999) establishes Section 1872.81 which requires each insurer doing business in California to pay to the Insurance Commissioner an annual fee of thirty-cents for each insured vehicle under an insurance policy it issues in the state. SB 940 limits the expenditure of this revenue to maintaining and improving consumer service functions of the department that are related to automobile insurance. The legislation specifically requires that the highest priority for use of these revenues shall be to eliminate the backlog of consumer complaints relative to automobile insurance and the insurers, agents and brokers selling those policies.

**INVESTIGATIONS (JANUARY 2004 TO DECEMBER 2004)<sup>1</sup>**

Opened:	186
Completed:	193
In progress as of December 31, 2004:	203
Reports of Suspected Violation:	88

**SIGNIFICANT REGULATORY AND CRIMINAL CASES OF 2004**

The following are among the most significant regulatory and criminal cases among the many cases completed in 2004. The Investigation Division was either the primary investigation agency for the case, or played a major role in a joint criminal investigation.

<sup>1</sup> This data is included in the overall Division case information shown on the previous page.



**American Liberty Bail Bonds:** This investigation, begun by the Investigation Division, later became a joint investigation with an Orange County gang task force. It resulted in 19 search warrants by a group of over 130 law enforcement officers from city, county, state, and federal agencies. The owner of the business, his wife, three sons, and six employees were arrested in 2004 and charged with 45 counts including kidnapping, grand theft, forgery (with elder victims), filing hundreds of false documents with numerous courts, and a variety of Insurance Code violations. The defendants are currently awaiting trial in Orange County.

**Terry Lowell Ballard:** Ballard, 48, pled guilty on March 12, 2004 to ten felony counts of grand theft, insurance fraud and forgery. He was sentenced to a six-year suspended prison term and ordered to attend a two-year rehabilitation program. He must also make full restitution to 26 firms that were victimized by his scam. Ballard, licensed as a broker and agent since 1993, was arrested last October 2003 after a joint investigation by the CDI Investigations Division and the San Joaquin County District Attorney's office. Ballard collected insurance premiums from construction companies, issued bogus policies and binders to them, and kept the money for himself rather than remit it to the intended insurance carrier.

**Ron Nhi Bang:** In 2004, Bang was convicted in Los Angeles County on one felony count of grand theft. Investigators found evidence that Bang collected premiums from nine business owners and issued false insurance policies and certificates. He has been ordered to pay restitution to nine victims totaling \$59,892.88, sentenced to serve 90 days in jail and ordered by the court to cease from engaging in insurance related activities during his probation.

**Suzanne Rita Beall:** Beall, 50, was sentenced on July 12 to three years in state prison for grand theft, possession of forged documents with intent to defraud, and embezzlement from an elder, at the Yolo County Superior Court in Woodland. Beall, a licensed independent insurance broker and agent since 1982, operated Northside Insurance Agency, Inc., in West Sacramento. She was arrested in August of 2001. Beall was ordered in Yolo County Superior Court to make restitution of \$22,000 to four small businesses.

**Thomas E. Brown, William Jeffrey Leyton, Joe Kaufman:** The Investigation Division alerted Utah DOI to this problem, and assisted Utah DOI with investigation and the resulting arrests. Brown and his nominees are believed to have purchased a Utah domiciled workers compensation insurer by mounting an elaborate deception to falsify capital and surplus in filings with the Utah DOI. Leyton and Kaufman allegedly forged documents including bank statements that they supported by impersonating a bank employee who falsely verified that a \$15.2 million surplus contribution note was pledged as an asset for the insurer. Utah DOI seized the insurer, which could otherwise have written millions of dollars in premiums. Two other individuals living in Florida and Arizona were also issued indictments and turned themselves into the Utah district attorney's office. The defendants were not licensed in any capacity in any state as an insurer or producer. All parties are awaiting trial.

**Angelica Campos:** In June 2004, Angelica Campos was arrested and charged with three felony counts of theft/elder abuse. Campos knowingly collected payments for auto insurance premiums and failed to remit the funds to an insurer. On September 10, 2004, Campos was convicted of one felony count and sentenced to 3 years of formal probation. In September 2004, CDI revoked the insurance licenses of Campos.

**Cascade National Insurance Company:** The Investigation Division alerted the Financial Services Branch of the Insurance Department that Cascade was writing workers' compensation insurance for two PEOs. Investigators aided the Field Examination and Financial Analysis in their evaluation of its financial stability and marketing practices. CNIC issued workers' compensation insurance policies to two large Professional Employer Organizations (PEOs) which provided coverage to approximately 36,000 employees in California. Investigations participated in on-site reviews/exams at the PEOs located in Fort Lauderdale, Florida and Roseville and Irvine, CA which helped determine that CNIC was in a hazardous financial condition. A Cease & Desist Order was issued by the Department in October 2004, and the State of Washington placed the company in receivership in November 2004.

**Karen Urcile Cleaver, Wesley Cleaver, Lisa Cleaver-Wilson:** In December 2004, Karen, Wesley and Lisa Cleaver-Wilson were arrested and were charged with numerous counts of grand theft, theft of elder property and conspiracy. California Department of Insurance Investigation Division revealed that the Cleavers defrauded over 14 victims, mostly senior citizens out of their retirement savings by pretending to place the funds in annuities bearing high interest rates. The estimated loss exceeds \$2.5 million. Trials are pending.

**Daniel Matthew DeBeikes:** Life agent and fire and casualty broker-agent Daniel Matthew DeBeikes, doing business as AdvantEdge Staffing California, LLC, claimed he could lower his clients' workers' compensation costs by endorsing his client's employees onto AdvantEdge's own workers' compensation policy with the State Compensation Insurance Fund (SCIF). DeBeikes collected workers' compensation premiums from his clients, failed to endorse the various employers' workers onto AdvantEdge's SCIF policy and failed to pay those premiums to SCIF. DeBeikes' licenses and licensing rights were revoked and he was issued a five-year restricted license. DeBeikes was ordered to pay \$50,000 restitution to his employer clients, reimburse CDI \$30,000 and was fined \$20,000.

**Oliverio De La Cruz-Cody and Adam Ivan Sandoval:** In July 2004, De La Cruz-Cody and Sandoval were arrested and charged with elder financial abuse and attempted financial abuse. De La Cruz-Cody and Sandoval offered clients the opportunity to invest in unauthorized annuities, advertised high rates of return on their investments and falsely represented that there was little to no risk involved. The investigation determined that the annuities presented by De La Cruz-Cody and Sandoval were a multi level marketing scheme, whereby one investor's new funds were used to pay another investor's return. Four victims, all over the age of 60 years old, invested in or were solicited to invest in these annuities and lost a total of \$702,467.21. In September 2004 De La Cruz and Sandoval's licenses were revoked by CDI. The criminal trial is pending.

**Chika Duru:** On April 29, 2004, Duru was arrested and charged with 16 felony counts for his alleged role in selling phony auto policies in connection with an \$8 million auto theft scheme. In August 2004 Duru was convicted of one felony count for providing false financial documents. He was sentenced to 3 years formal probation and ordered to pay restitution.

**James Michael Gordon:** In 2001 and 2002, insurance broker James Michael Gordon, d.b.a. Construction Bonding & Insurance Services, collected over \$38,000 in premiums on the sale of construction bonds. Gordon issued bonds covering nine construction projects without forwarding the bond premium to the insurance companies. The two victims, Great American Insurance Company and American Contractors Indemnity Company were exposed to over \$1.6 million in potential liability without receiving any premiums. Gordon was charged with two felony counts of

grand theft, and pled guilty to two misdemeanor counts of grand theft on September 2, 2004. He paid the victims full restitution and partially reimbursed CDI for investigative costs.

**James Lee Graf, Kari Hanson, and William R. Kokott:** Graf, Hanson and Kokott were arrested in May 2004 on multiple criminal counts specified in federal grand jury indictments in connection with operating a bogus MEWA, Employers Mutual, LLC. Employers Mutual collected more than \$14 million in premium in 2001, “insured” more than 20,000 lives, and left in excess of \$30 million unpaid health claims. The CDI investigation became a joint operation with the U. S. Department of Labor, IRS, DOJ, Postal Inspection and CDI. None of these defendants were licensed in any capacity in any state to sell insurance. Graf is incarcerated awaiting trial and was initially denied bail. Kokott and Hanson are free on bail. Trial is scheduled for September 2005.

**Kapilow & Son, Inc.:** Kapilow and Son, Inc., a licensed public adjuster, used an unlicensed public adjuster to solicit clients. The clients signed a contract that guaranteed Kapilow & Son 10% of any new money received from the insurance company. Kapilow & Son applied the 10% to monies that the survivors received from their insurance companies before they even hired Kapilow & Son. The case, filed by the San Diego DA, was settled civilly for \$128,707.92, including \$72,757.92 restitution to the victims and \$55,950 to the CDI Fraud Assessment Fund, used by the Department and California District Attorneys to prosecute insurance fraud.

**Sepideh Khou and PCI Insurance Agency, Inc.:** In June and August 2004, 10 counts of grand theft and one count of issuing an insufficient check were filed against Khou, a producer who dealt primarily with customers in the Asian American community. He collected premium and failed to purchase insurance, issued phony certificates and proof of insurance cards. The theft involved over \$55,000 from 6 victims for the period of 2001 to 2003. Khou’s agency handled various types of insurance, including workers’ compensation and commercial insurance. Case is awaiting trial.

**Victor Alan Lindsey and First American Dental Plan, Inc.:** Lindsey stipulated to a revocation of his individual and his corporate license and third party administrator registration in May 2004. Lindsey was issued a heavily restricted individual life license. Lindsey operated First American Dental Plan (FADP), as a TPA, for various insurers. He failed to remit to three insurers approximately \$370,000 in collected premium for dental insurance. FADP is currently out of business, seized by the Hawaii DOI with CDI’s assistance.

**Mark Gentry Contractors Bond Service:** Accusation filed against this agency for issuing fraudulent certificates of insurance and stealing over \$1.2 million in insurance premium payments and collateral. This case was referred to the Contra Costa County District Attorney. On October 15, 2004, Mark Gentry has agreed to a plea bargain and faces a possible sentence of 3 years in prison and up to \$1.3 million in restitution.

**National Employers Network, LLC, dba ePeolink:** Idaho based National Employers Network, LLC, dba ePEOLink was issued a Cease and Desist Order in June, 2004 for operating without a license and placing policyholders in serious financial peril. ePEOLink offered and provided medical, dental, and workers’ compensation insurance to small employers in California many of whom discovered that premiums they paid were not used to secure workers compensation or health coverage. Integrated Professional Insurance Services, Inc., Lonnie Olmstead, Roger and Dawn Jeffrey, Steven W. Hendricks, Fred Roh and Jacqueline Holovka were also named in the Cease and Desist Order.

**Paul Noe:** On August 1, 2003 the Department issued a Cease and Desist Order against Paul Noe and his corporation EPI Estate Planning Incorporated against their unlicensed sale of insurance products. Paul Noe contested the Order, denying the sale of insurance. On September 16, 2004 Administrative Law Judge Samuel D. Reyes ruled in favor of the Department of Insurance and upheld the Order, finding that Paul Noe was acting as an Insurance agent without being so licensed.

**Carmen Palmieri:** On January 13, 2004 Carmen John Palmieri was sentenced in San Diego County to 30 years in Prison and ordered to pay \$13 million in restitution. Carmen John Palmieri was arrested in October 2002 on 144 felony counts of grand theft and fraudulent sale of securities. Palmieri, through an elaborate scheme, swindled 190 senior citizen investors of over \$13 million by selling them investments in more than 280 fraudulent Viatical settlement contracts. Many of the investors lost their life savings and retirement funds. Meanwhile, Palmieri diverted the funds to his personal use, primarily for the purchase of real estate.

**Richard Victor Pohlmann:** Former life insurance and variable contracts agent Richard Pohlmann is facing trial on 3 counts of grand theft after charges were filed in November 2004. He is charged with misleading 2 of his clients that he was investing their money (over \$85,000) into a legitimate security investment or annuity. Pohlmann created and issued fraudulent account statements to 2 victims showing monies they paid to him were placed into an account for them, when no account existed for the victim nor was Pohlmann even affiliated with the investment firm represented on the documents.

**Jorge Servin, Maria Tovas and John Brown:** On October 13, 2004, Servin, Tovas and Brown each pled guilty to two felony counts of IC700 and agreed to pay \$23,000 in restitution to the victims. The three defendants were each charged in June 2004 with 22 felony counts following an extensive investigation that concluded Servin, Tovas, and Brown were selling bogus commercial trucking policies for a non-existent carrier (Liberty Insurance Co.) to northbound Mexican truckers.

**Southland Title Corporation:** In 2004, a follow-up investigation was conducted to verify if Southland was in compliance with a Department issued order. In 2002, the Department ordered Southland Title Corporation to pay a \$1.5 million fine and to deposit \$500,000 in an escrow account. The Department found Southland in violation of the title insurance rebate prohibitions. The escrow account was to be forfeited in the event of continued violation of this statute. Through this investigation it was determined that Southland was still engaging in illegal rebating, and the Department has seized the \$500,000.

**James C. Taylor, Jr:** The investigation found that James C. Taylor, Jr. of Quartz Hill, who is not licensed to transact insurance in the state of California, collected over \$100,000 in premiums for bogus Performance and Payment Bonds. The bogus bonds were issued to two California construction companies who had contracted with government agencies and were required to provide Performance and Payment Bonds under the terms of their contracts. This case was referred to the Los Angeles District Attorney's Office in late 2004. In 2005, criminal charges were filed and on March 9, 2005, Taylor was arrested on three counts of felony Grand Theft. Trial is pending.

**Daniel Tidwell, et al.:** After joint investigation between Investigation Division and San Bernardino County Sheriff's Department into bail corruption involving bail licensees recruiting inmates in jail to solicit business for them, the San Bernardino District Attorney filed over 30 counts and charged 18 individuals, both licensed and unlicensed. These charges lead to seven pleas of guilty; the rest of the defendants are awaiting trial. Two of the defendants, business owners, Daniel Tidwell and Steven Tidwell are sons of a former San Bernardino County Sheriff, Floyd Tidwell.

**Linda Anne Wiser:** In 2004, a former worker's compensation claims adjuster and seven of her accomplices each pled guilty to one felony count of grand theft after an investigation by the California Department of Insurance Investigation Division revealed a \$318,250 fraudulent check scheme. Wiser of Glendale issued 125 fraudulent claims checks to her friends and associates over a one year period while working as a claims adjuster at Chubb Insurance in Los Angeles. Wiser has pled guilty and has been sentenced to 2 years in state prison for her principal role in the scheme. Wiser was not licensed by CDI.

**Ahmad Yadegari:** On January 30, 2004, Yadegari was arrested and charged with 5 counts of grand theft and 3 counts of forgery for acts committed while an unlicensed insurance broker. He allegedly stole insurance premiums in excess of \$103,000. In March 5, 2004, Yadegari pled guilty to one count of grand theft and was placed on formal probation for a period of 3 years and ordered to pay full restitution to his victims.

**John Theodore Zabasky, Jr.:** Zabasky was arrested in May 2004 and charged with nine counts of workers' compensation insurance fraud and 17 counts of embezzlement. His trial is pending. If convicted on all charges, he could face more than ten years in state prison. Zabasky operated a PEO called Softex, Inc. Zabasky collected at least \$943,000 for workers' compensation insurance from his clients and failed to either obtain the insurance or remit the premium to an insurance company. He lulled the client companies into believing that they had legitimate workers' compensation insurance.





## *Financial Surveillance Branch*

The Financial Surveillance Branch (FSB) is responsible for overseeing the financial condition of the insurance industry to ensure it can provide the benefits and protection promised to California citizens. FSB's function is to assure that all insurers licensed to do business in California (as well as those insurers operating on a non-admitted or surplus lines basis) maintain the financial stability and viability necessary to provide the benefits and protection they have promised the California policyholders.

The FSB is composed of the Financial Analysis Division (FAD), the Field Examination Division (FED), the Actuarial Office, the Troubled Companies Unit (TCU), and the Premium Tax Audit Bureau (PTAB).

The FAD evaluates and monitors the financial condition of insurance companies to identify financially distressed companies and takes corrective actions or recommends regulatory actions to assure insurer solvency for the protection of California consumers.

The FED is responsible for conducting comprehensive financial examinations of California's domiciled insurance companies and other insurance organizations to determine their financial solvency and capacity to meet policyholder obligations. The examinations also serve to protect policyholder interests by including a review of insurance management, operations, investments, advertising and claims settlement practices.

The Actuarial Office formulates actuarial policy within the CDI and assists in the drafting of legislation and regulations.

The TCU is responsible for overseeing those insurers identified by the CDI's Early Warning System.

The PTAB is responsible for auditing all premium tax returns filed by insurers and surplus lines brokers.

The FSB developed an Early Warning System to provide advance warning of insurers headed toward financial hazard and to provide automated analytical tools for its employees.

In 2002, the California Department of Insurance, Financial Surveillance Branch, was re-accredited by the National Association of Insurance Commissioners (NAIC) for a five-year period. Accreditation by the NAIC signifies that the financial surveillance performed by the FSB meets all of the financial regulation standards established by the NAIC.

**FINANCIAL ANALYSIS DIVISION (FAD)**

The FAD analyzes and maintains ongoing surveillance of admitted insurers, fraternal benefit associations, grants and annuities societies, underwritten title companies, home protection companies, motor clubs, risk retention groups, surplus line insurers and Lloyd's syndicates. The purpose is to identify companies in or approaching hazardous financial condition and to recommend corrective action when necessary. The FAD analyzes holding company transactions and acquisitions pursuant to the Insurance Holding Company System Regulatory Act. In addition, the FAD assists the CDI Legal Division by providing financial analysis of applications for certificates of authority, amended certificates of authority, securities permits, variable contract qualifications, underwritten title company licenses and various other corporate affairs matters. The FAD coordinates and develops reinsurance regulatory policies and performs reinsurance audits and analyses. The FAD also provides information and assistance to other divisions relative to reinsurance practices and procedures, surplus line insurers, captive insurers and risk retention groups.

The workload performed by the FAD is distributed among four bureaus: FAD 1 (Property and Casualty Bureau I), FAD 2 (Property and Casualty Bureau II), FAD 3 (Life Bureau), and FAD 4 (Actuarial Analysis Bureau). Most of the solvency surveillance of insurance companies is performed by all but the Actuarial Analysis Bureau, which focuses primarily on life and health reserving issues. The solvency surveillance workload of the bureaus is as follows:

**WORKLOAD PERFORMED FOR THE YEAR 2004**

	<b>Number Reviewed</b>	
	Annual	Quarterly
<b>Financial Statements</b>		
Life and P & C	578	1,227
Other Entities	280	144
Surplus Lines	120	360
<b>Corporate Affairs Applications</b>		
Certificate of Authority	62	
Holding Company Matters	337	
All Others	232	
<b>Actuarial Reviews</b>		
Reinsurance Reviews	40	
Rate Filing	304	
Actuarial Memorandum/Executive Summaries	157	

**FIELD EXAMINATION DIVISION (FED)**

Under the provisions of Section 730 of the California Insurance Code, the Insurance Commissioner must examine the business and affairs of every admitted insurer, whenever deemed necessary, to determine its financial condition



and compliance with applicable laws. Unless financial or other conditions warrant an immediate examination, domestic insurers are usually examined triennially and foreign insurers are usually examined in accordance with the NAIC's Association Plan of Examination.

It is the responsibility of the FED to determine the financial condition of insurance companies according to certain legal guidelines required by the California Insurance Code and prescribed accounting practices as promulgated by the NAIC.

During 2004, FED initiated 65 new financial examinations and a total of 96 Reports of Examinations were filed. In addition to the examination functions, FED also provides financial and actuarial support to other divisions within the Department of Insurance.

### **ACTUARIAL OFFICE**

The Actuarial Office is responsible for formulating actuarial policy and providing technical assistance within the FSB. The Actuarial Office also assists with the drafting of new legislation, regulations, and bulletins regarding actuarial matters and provides responses to requests for actuarial analysis. Furthermore, the Actuarial Office reviews annual company illustration filings containing actuarial and officer certifications and reviews Medicare supplement and other accident & health rate filings.

### **TROUBLED COMPANIES UNIT (TCU)**

The TCU is responsible for overseeing those insurers identified by the CDI's Early Warning System (EWS) as being financially troubled. The TCU also provides complete administrative support for the Early Warning Team, which is responsible for monitoring insurers determined to be in financial difficulty or troubled.

### **PREMIUM TAX AUDIT BUREAU**

#### **INSURANCE TAXES**

Insurance taxes assessed in 2004 on business done during 2003, other than retaliatory and surplus line taxes, amounted to \$1,837,269,830. This represents an increase in assessments of \$191,877,196 or 11.66 percent over the previous year. Refunds of \$73,841,103 were granted during the year.

Additional assessments proposed by the Insurance Commissioner to the Board of Equalization and the State Controller's Office totaled \$8,046,903.

#### **BASIS OF TAX**

The basis of tax is the amount of "gross premiums" received, less return premiums, upon business done in the State, with the exception of title insurance and ocean marine insurance. Insurers transacting title insurance are taxed upon all income received in this State, with the exception of income arising out of investments. Ocean marine insurers are taxed upon underwriting profits.

#### RATE OF TAX

A tax rate of 2.35 percent is imposed on “gross premiums” received, with the exception that a lower rate of 0.50 percent is applied to premiums received under pension and profit sharing plan contracts which are “qualified” under certain sections of the United States Internal Revenue Code. Title insurers are also taxed at a rate of 2.35 percent of “income”. Ocean marine insurers are taxed at a rate of 5 percent of underwriting profits.

#### RETALIATORY TAXES

The retaliatory tax is a method of equalizing the higher tax rate paid by California domiciled insurers writing business in those states that have a higher tax rate than the California tax rate. Insurers domiciled in states with a higher tax rate than California must pay a “retaliatory tax” to California equal to the difference in the tax rate of their state of domicile and the tax rate of the state of California.

Retaliatory taxes assessed and collected in 2004 on business done during 2003 totaled \$3,873,093. This is an increase of \$513,588 or 15.29 percent over the previous year.

#### SURPLUS LINE TAXES

The non-admitted insurance companies writing business in California for the surplus line market (business not typically written by licensed insurers) usually have their business placed by surplus line brokers. It is the responsibility of the surplus line broker to pay the surplus line tax on this business.

The surplus line tax rate is 3 percent and is assessed on surplus line premiums pursuant to California Insurance Code Section 1775.5 Surplus line taxes collected during 2004 for the calendar year 2003 totaled \$156,903,239, an increase of \$43,778,846 or 38.7 percent over the previous year.



## *Legislative Office*

The Legislative Office represents the Commissioner and the Department of Insurance in all matters before the California Legislature. Its staff is responsible for advancing the Department's legislative agenda, establishing effective working relationships with all stakeholders in the legislative process, and providing technical assistance to the Legislature on insurance-related issues.

The staff of the Legislative Office is responsible for coordinating Departmental legislative proposals and analysis of all introduced legislation with potential impact on the Department. The staff also coordinates and prepares testimony and materials for legislative hearings and participates in meetings with authors, sponsors, and advocates of legislation affecting the Department. In addition, staff conducts in-house training sessions on legislative bill analysis and the legislative process.

At the end of each session, the Legislative Office provides a summary of insurance-related legislation chaptered into law, and coordinates the development of workplans for implementation of new legislative requirements.

**INSURANCE COMMISSIONER JOHN GARAMENDI'S 2004 ENACTED LEGISLATION****SENIOR PROTECTION****Senate Bill 1273 (Scott)**

Increases jail time to one year and monetary penalties to \$25,000 or 3x the amount lost for “twisting” or “churning” of annuities. While the vast majority of agents are ethical, senior citizens in particular can be a vulnerable population easily defrauded by unscrupulous insurance agents and brokers. “Twisting” or “churning” is the practice of inducing a person to take out a policy of insurance, then encouraging them to lapse, forfeit, switch policies or surrender a policy, resulting in large commissions to the agent. Increasing the financial penalties and jail time for “twisting or churning” will act as a deterrent to criminals and ensure that these cases receive a more appropriate sentence given the egregious nature of the crime.

**Assembly Bill 2316 (Chan)**

Establishes the “Life and Annuity Consumer Protection Fund” by assessing up to \$1 per each new individual annuity or life insurance product sold in California. This fund will be used for Department of Insurance and local District Attorney fraud investigation activities and education efforts related to life insurance/annuity fraud. The Department of Insurance receives hundreds of complaints each year in which agents/brokers befriend consumers, particularly the elderly and commit elder financial abuse. These cases are complex and time consuming. Often, District Attorneys lack the resources to prosecute even the most egregious cases. In addition, the Department lacks the resources to provide adequate education to senior citizens about annuities and other senior insurance products so they can make informed choices and prevent financial abuse.

**Assembly Bill 2384 (Nakano)**

Allows the department to penalize insurance companies who don't pay credit life and disability policy death benefits within 30 days of the date of a death. Current law requires that most, but not all, types of life insurance policies pay within 30 days of a death. Beneficiaries of accidental death policies and credit life claims need to be entitled to the same timeliness of payment and interest on the proceeds if untimely payment is made as all other types of death benefits.

The bill also requires all life insurance policy and annuity contract forms to be filed with the Department prior to being issued. It is important that all annuity forms be filed so that flexibility allowed for determining minimum cash values is not abused; thus protecting consumers.

**Assembly Bill 2557 (Koretz)**

Increases the misdemeanor penalty for individuals who transact insurance without a license to imprisonment for up to one year in county jail and provides for a fine up to \$50,000, depending on the severity of the crime. The Department of Insurance receives numerous complaints regarding unlicensed individuals who transact insurance by fraudulent means (provide false insurance documents etc.). Increasing the penalty for those who sell insurance without a license is warranted given the potentially devastating financial harm that can result to the consumer.

The bill also requires agents to inform the Department of Insurance when they have been accused/convicted of a felony or other charges. Current law does not require applicants or agents to report changes in background information after an original application has been submitted but is still in process or between renewal periods (every two years). Most insurance licenses are renewed every two years and this time lag exposes the public to licensees who may be unqualified or dishonest.

## **HOMEOWNERS' BILL OF RIGHTS - 2003 SOUTHERN CALIFORNIA WILDFIRE SURVIVORS PROTECTION**

### **Assembly Bill 2199 (Kehoe)**

Extensions for Rebuilding Destroyed Homes. This bill establishes a minimum 12-month period (24 months for a declared State of Emergency) for homeowners to repair, rebuild, or replace their home after a loss, commencing with payment of actual cash value. In the event of a total loss, allows homeowners the flexibility to rebuild or replace in a different location than where the original loss occurred. Generally, homeowner policies limit the amount of time consumers have to rebuild or replace property in order to receive full replacement cost value. Some policies require the consumer to rebuild within 180 days after the loss. While this may prove difficult under normal circumstances, this is particularly problematic for consumers when there is a scarcity of materials and labor due to widespread catastrophic damage such as the 2003 Southern California wildfires or when the weather is uncooperative. **This bill contains an urgency clause and will help Southern California firestorm survivors immediately.**

### **Assembly Bill 2962 (Pavley)**

Guaranteed Renewability/Premium Adjustments. Insurers are prohibited from canceling coverage during the course of rebuilding the destroyed structure and must renew a policy at least once if a total loss was caused by a disaster. Also establishes a uniform measurement of "actual cash value." Many homeowner policies do not clearly define how "actual cash value" will be determined leading to protracted conflicts between homeowners and insurers. This bill also ensures that insurers do not depreciate items that, by their nature, do not depreciate (wear out) during the normal life of a structure. Such items might include two-by-four studs, drywall, cement posts, and other components that do not usually wear out. However, an insurer may apply physical depreciation to items that do wear out like roofing materials, carpeting, paint, etc.

Finally, AB 2962 requires insurers, at the time of renewal, to reduce the amount of the premium to reflect the reduced loss exposure in the case of a total loss, if the structure has not been rebuilt by the time of the policy renewal. Consumers should only pay a premium for the existing exposure, such as liability insurance

### **Senate Bill 64 (Speier)**

Mediation Program for Fire Survivors. Authorizes the Department of Insurance to sponsor a mediation program to expedite the resolution of conflicts between victims of the Southern California wildfires and their insurance carriers relating to issues such as coverage, scope of loss, and claims settlement and payment practices. The program would be roughly patterned after the one established by the Legislature following the 1993 Northridge Earthquake. Mediators would be selected from a list of qualified applicants established by the Department, but paid for by the

insurer involved in the dispute. Either party may accept or reject any agreement proposed during the mediation; or consumers would have up to three days to rescind any agreement reached during mediation. This type of program would greatly help those who discover they are underinsured despite purchasing coverage at the policy limit suggested by the agent or insurer. *This bill contains an urgency clause and will assist Southern California firestorm survivors immediately.*

**Senate Bill 1855 (Alpert)**

Underinsurance Disclosures. Consumers are provided with various disclosures when they purchase a homeowners policy. One disclosure, known as the “Petrus Disclosure”, is given to consumers every two years and defines each of the categories of coverage available in the marketplace. The coverage currently known as ‘Extended’ Replacement Cost will now be called ‘Limited’ Replacement Cost. The “Declarations” page for the policy will include a new consumer disclosure about limitations on reconstruction costs for their home. In addition, a new ‘California Residential Property Insurance Bill of Rights’ will be provided to consumers every two years. Making all of this information available will reduce the chances of, and amount of, underinsurance in the case of a catastrophic loss, such as in the Southern California firestorm of 2003.

**OTHER SPONSORED BILLS****Assembly Bill 2677 (Ridley-Thomas)**

Requires automobile insurers and insurer groups to provide consumers a cost estimate for its lowest price personal automobile insurance policy at the limits the consumer has requested and for which the consumer is eligible.

Insurers will meet this requirement by maintaining a toll-free telephone number or an Internet site, which is available to consumers or refer consumers to an insurer representative or insurance agent/broker to receive the cost estimate.

According to the Department’s market conduct studies, many major insurance companies have statewide, toll-free telephone numbers available for consumers; however, it is not always possible to get an insurance cost estimate through these numbers. In addition, other insurance companies do not have telephone numbers available for consumers to obtain cost estimates whatsoever. Oftentimes, these companies prefer to do business only with consumers that they have pre-selected. As a result, consumers find they do not have as much choice available to them for comparison shopping.

In 1988, Californians passed the Insurance Rate Reduction and Reform Act (also known as Proposition 103), which requires insurance companies to offer and sell a policy to a person who meets the standards of a good driver. The standards are primarily determined by a driver’s safety record and mileage driven. Yet, insurance companies could circumvent this legal responsibility by being hard to reach and delaying the cost estimate to consumers until they purchase coverage elsewhere. This delay makes it difficult for consumers to comparison shop for the policy that suits them best.

**AB 2208 (Kehoe)**

Conforms health insurance law to other statutes requiring domestic partners to be treated the same as spouses for health insurance purposes.

**AB 1227 (McCarthy)**

The bill creates different penalties than currently exist for inadequate Special Investigations Units of insurance companies.

**AB 1728 (Vargas)**

Makes several substantive changes to the law regarding investments by insurers in subsidiaries, reporting requirements disability fraud funding, and a technical change to eliminate an obsolete provision prohibiting a rollback of surety rates.







## *Legal Division*

The primary duty of the California Department of Insurance (CDI) Legal Division is to enforce compliance with the California Insurance Code (CIC) by all admitted insurers, insurance producers and any other person or organization engaging or applying to engage in the business of insurance in California. The Legal Division serves as the backbone of CDI by providing legal review and undertaking of enforcement actions, policy approvals, Certificate of Authority approvals, promulgating regulations, and many more necessary tasks. A team of attorneys and support staff carefully ensures that the insurance industry complies with California's statutes and regulations. The Legal Division consists of the Auto Compliance Bureau, Compliance Bureau-Sacramento, Compliance Bureau-San Francisco, Conservation and Liquidation Bureau, Corporate Affairs Bureau, Policy Approval Bureau, Rate Enforcement Bureau, and the Special Projects Bureau.

**CONSERVATION & LIQUIDATION BUREAU (CLB)**

The Conservation and Liquidation Bureau (CLB) provides legal support to the CDI's Conservation and Liquidation Office (CLO) in the conservation and subsequent liquidation or rehabilitation of an insolvent insurance carrier. Such support is provided by the CLB from the seizure or conservation of a company up to the point in time when estate assets, if any, are distributed and the estate is closed. The CLB also performs in-house legal functions for the CLO, completing contacts and special legal projects on an as needed basis.

Number of estates open as of 1/1/2004:	44 plus 2 under administrative supervision
Number of new estates in 2004:	0
Number of estates closed in 2004:	16
Total estates open as of 12/31/2004:	29 plus 1 under administrative supervision

**CLO DISTRIBUTION REPORT YEAR 2004**

Estate	Total Distributions
Coastal Insurance Co.	\$ 75,234,381
Premier Alliance	32,402
Legion Insurance Co.	88,035,903
Villanova Insurance Co.	32,154,341
Paula Insurance Co.	14,935,415
California Compensation	72,317,284
Combined Benefits Ins. Co.	782,862
Superior National Ins. Co.	31,792,807
Commercial Compensation	7,382,687
Western Employers Ins. Co.	429,059
Sable Insurance Co.	2,986,002
Enterprise Insurance Co.	16,899,112
Executive Life Holdback Trust	67
Executive Life Opt-Out Trust	3,774,311
Executive Life FEC Litigation Trust	403,940
Mission Reinsurance	25,334
Signal Insurance Company	343,742
Holland American Insurance Co.	10,201,910
Homeland Insurance Co.	6,477,986
HIH America	41,831,360
National Automobile Ins. Co.	391,481
Pacific National Ins. Co.	23,368,415
Fremont	66,225,723
<b>TOTAL:</b>	<b>496,026,524</b>

## CORPORATE AFFAIRS BUREAU (CAB)

The mission of the California Department of Insurance (CDI) Corporate Affairs Bureau (CAB) is to protect California consumers by effectively exercising licensing, oversight, and certain enforcement functions to achieve the objectives that insurers remain solvent and conduct their affairs in accordance with law. Among the most critical tasks of the CAB in carrying out its mission is the processing of all insurance company corporate filings and applications, including certificate of authority applications.

Such applications and filings generally include working with the Financial Analysis Division (FAD), the Investigation Bureau and others as appropriate. Decisions on applications may result in litigation in the Superior Courts, in which CAB attorneys assist the Attorneys General in representing the CDI.

CAB has been actively involved in the CDI's troubled companies' activities since the inception of the program in 1993. The Chief of the CAB is on the Early Warning Team and selects attorneys to take assignments from the Team to take action as appropriate. Additionally, CAB counsel provides general legal advice to the FAD and Field Examination Division (FED) regarding regulatory issues. Those regulatory issues include questions on and requests for legal opinions from field examiners and financial analysts regarding permissible investment practices; management arrangements; custodial arrangements; adequacy of reinsurance contracts; and holding company issues. CAB attorneys likewise serve as counsel to CDI task forces, as well as NAIC task forces, on subject matters within their fields of expertise, such as surety insurance, reinsurance, and uniform state admission practices. They also assist CDI legislative counsel in the analysis and recommendation of state statutes within their area of proficiency.

## CORPORATE AFFAIRS ACTIVITIES (JAN. 1, 2004 THROUGH DEC. 31, 2004)

### Breakdown of Closed Matters

Amended Certificate of Authority	112
Amended Certificate of Authority as a Grants and Annuity Society	04
Amended Stock Permit	01
Amended Underwritten Title Company License	12
Approval of Trust	03
Certificate of Authority	29
Certificate of Authority as a Grants & Annuities Society	33
Certificate of Authority as a Status Filing CIC 700C	15
Certificate of Exemption	08
Custody Agreement	07
Failure to Make Required Filing	121
Failure to Pay Fees and Assessments	34
Holding Company Acquisition	13
1215.2(f) Exemption from Form A filing	16
1215.4(f) Ordinary Dividend	65
1215.4(l) Disclaimer of Affiliation	08

1215.5(b)(1) Sales, Purchases Loans, etc.	12
1215.5(b)(3) Reinsurance	38
1215.5(b)(4) Mtg. Service/Cost Sharing Agreements	106
1215.5(b)(5) Guarantees	03
1215.5(b)(8) As Determined by Regulation	01
1215.5(g) Extraordinary dividend	19
Home Proteciton	02
Lesli	23
Mergers	42
Miscellaneous Filings	57
Motor Club License	01
Motor Club Service Contract (810)	02
Name Approval Reservation	124
Organizational Permit	08
Pool Insurance Filing	01
Reinsurance Sale & Purchase, Transfer & Assumption	58
Reinsurer Accreditation	20
Risk Purchasing Group	16
Risk Purchasing Group Renewal	247
Risk Retention Group	03
Risk Retention Group Renewal	48
S810	02
Stock Permit	14
Transfer of Underwritten Title Company Shares	10
Underwritten Title Company License	04
Underwritten Title Company Permit	08
Withdrawal	11
Workers' Compensation Depository Agreement	09
Workers' Compensation Deposit Deficiencies	296
<b>Total</b>	<b>1666</b>

**KEY TO CLASSES OF INSURANCE AUTHORIZED**

- |                |                              |                        |
|----------------|------------------------------|------------------------|
| 1. Life        | 9. Workers' Compensation     | 17. Mortgage           |
| 2. Fire        | 10. Common Carrier Liability | 18. Aircraft           |
| 3. Marine      | 11. Boiler and Machinery     | 19. Mortgage Guaranty  |
| 4. Title       | 12. Burglary                 | 19.6 Legal insurance   |
| 5. Surety      | 13. Credit                   | 20. Miscellaneous      |
| 6. Disability  | 14. Sprinkler                | 24. Financial Guaranty |
| 7. Plate Glass | 15. Team and Vehicle         |                        |
| 8. Liability   | 16. Automobile               |                        |

*(For Definitions of the Above Classes of Insurance, See Sections 101-120 of the Insurance Code)*

**CERTIFICATES OF AUTHORITY ISSUED FOR 2004**

Name of Insurer	Home State	Classes of Insurance	Effective Date
Thomas Aquinas College	CA	Grants and Annuities Society	01-12-2004
American Specialty Health Insurance Company	IL	6	02-02-2004
AAA MountainWest Insurance Company	AK	3	02-09-2004
Arch Reinsurance Company	NE	2, 3, 5, 6, 7, 8, 9, 11, 12, 13, 16, 18, 20	02-17-2004
Guest House, Inc.	MI	Grants and Annuities Society	02-27-2004
Home Missioners of America (The)	OH	Grants and Annuities Society	02-27-2004
United Guaranty Mortgage Indemnity Company	NC	19	04-28-2004
Peerless Indemnity Insurance Company	IL	2, 3, 5, 7, 8, 9, 10, 11, 12, 14, 15, 16, 18, 20	Issued 04-29-2004 Eff. 12-31-2002
Sacramento Regional Foundation	CA	Grants and Annuities Society	05-07-2004
Humboldt Area Foundation	CA	Grants and Annuities Society	05-10-2004
San Francisco Foundation (The)	CA	Grants and Annuities Society	05-10-2004
Bridgewater for People	VA	Grants and Annuities Society	05-14-2004
Water for People	CO	Grants and Annuities Society	05-14-2004
American Friends of Tel Aviv University, Inc.	NY	Grants and Annuities Society	05-17-2004

<b>Name of Insurer</b>	<b>Home State</b>	<b>Classes of Insurance</b>	<b>Effective Date</b>
Woodbury University	CA	Grants and Annuities Society	06-09-2004
Nonprofits Insurance Company dba Riverport Insurance Company	MN	2, 3, 5, 7, 8, 9, 10, 11, 12, 14, 15, 16, 20	06-16-2004
Victoria Fire & Casualty Company	OH	8, 16	07-12-2004
Community Foundation of the United Jewish Federation of San Diego County	CA	Grants and Annuities Society	07-13-2004
Carmel-by-the Sea Public Library Foundation	CA	Grants and Annuities Society	07-13-2004
Intercollegiate Studies Institute, Inc.	DE	Grants and Annuities Society	07-13-2004
National Audubon Society, Inc.	NY	Grants and Annuities Society	07-13-2004
Bay Area Tumor Institute	CA	Grants and Annuities Society	07-13-2004
Torrance Memorial Medical Center Health Care Foundation	CA	Grants and Annuities Society	07-30-2004
Auto Partners Motor Club, Inc.	CA	Motor Club	08-18-2004
Trustees of the University of Pennsylvania	PA	Grants and Annuities Society	09-02-2004
Best Friends Animal Society	UT	Grants and Annuities Society	09-02-2004
CHOC Foundation for Children	CA	Grants and Annuities Society	09-08-2004
AARP Foundation	DC	Grants and Annuities Society	09-20-2004
CompWest Insurance Company	CA	6, 8, 9	Issued 09-23-2004 Eff. 09-22-2004
Salinas Valley Memorial Hospital Foundation	CA	Grants and Annuities Society	09-27-2004
TNUS Insurance Company	NY	2, 3, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 18, 20	09-28-2004
Los Angeles Biomedical Research Institute at Harbor-UCLA Medical Center	CA	Grants and Annuities Society	10-20-2004
March of Dimes Birth Defects Foundation	CA	Grants and Annuities Society	10-20-2004
Encompass Insurance Company	IL	2, 3, 7, 8, 10, 11, 12, 14, 15, 16, 20	10-25-2004
Zoological Society of San Diego	CA	Grants and Annuities Society	10-28-2004
Universal Casualty Company	IL	8, 16	11-08-2004
University of Nebraska Foundation	NE	Grants and Annuities Society	11-16-2004
Unimerica Insurance Company dba Unimerica Life Insurance Company	WI	1, 6	11-16-2004

Name of Insurer	Home State	Classes of Insurance	Effective Date
Maritime Museum Association of San Diego	CA	Grants and Annuities Society	11-17-2004
Juvenile Diabetes Research Foundation International	PA	Grants and Annuities Society	11-17-2004
Orange County Community Foundation	CA	Grants and Annuities Society	11-17-2004
Affirmative Insurance Company	IL	2, 3, 8, 12, 16, 20	Issued 11-19-2004 Eff. 09-29-2004
Canine Companions for Independence, Inc.	CA	Grants and Annuities Society	12-15-2004
PACO Assurance Company, Inc.	IL	8	12-15-2004
Bond Safeguard Insurance Company	IL	5	12-21-2004
Saint Mary's College of California	CA	Grants and Annuities Society	12-30-2004

**CERTIFICATE OF REINSURER ACCREDITATION**

Name of Company	Home State	Effective Date
Esurance Insurance Company	OK	Issued 03-24-2004 Eff. 01-01-2004
Commerce Insurance Company	MA	04-26-2004
Evanston Insurance Company	IL	10-01-2004

**APPROVED U. S. TRUSTS (REINSURANCE)**

Name of Company	Home State	Effective Date
Aspen Insurance UK Limited	England	Issued 01-12-2004 Eff. 12-31-2003

**VIATICAL SETTLEMENTS COMPANIES/BROKERS LICENSES ISSUED**

Name of Company	Home State	Effective Date
J&L Financial Partners, LLC Viatical and Life Settlement Brokers	CA	04-13-2004

**CERTIFICATE OF AUTHORITY, CANCELED, REVOKED, SURRENDERED, OR EXPIRED**

Name of Company	Home State	Effective Date
Farwest American Assurance Company dba California Farwest American Assurance Company	OR	09-16-1999
First Farwest Life Insurance Co	OR	09-16-1999
Life Benefactors, L.P. dba Life Benefactors, L.P., a Viatical Settlement Company	CA	07-01-2004

**REDOMESTICATION OF INSURERS**

<b>Name of Company</b>	<b>Effective Date</b>
XL Life Insurance and Annuity Company (formerly known as Lyndon Life Insurance Company) from Missouri to Illinois	Eff. 01-23-2004
Redland Insurance Company from Iowa to New Jersey	Eff. 02-23-2004
Healthy Alliance Life Insurance Company from Arizona to Missouri	Eff. 03-19-2004
AAA Life Insurance Company from District of Columbia to Michigan	Eff. 03-30-2004
Associated International Insurance Company from California to Illinois	Eff. 40-07-2004
Liberty Bankers Life Insurance Company from Wisconsin to Iowa	Eff. 04-09-2004
Kansas City Fire and Marine Insurance Company from Missouri to South Carolina	Eff. 05-04-2004
Blue Ridge Insurance Company from Connecticut to Wisconsin	Eff. 08-03-2004
Highmark Life Insurance Company from Connecticut to Pennsylvania	Eff. 09-02-2004
Laurier Indemnity Company from Georgia to Wisconsin	Eff. 11-05-2004
Guarantee Insurance Company from Delaware to South Carolina	Eff. 11-05-2004
Seaton Insurance Company from Washington to Rhode Island	Eff. 11-05-2004
Capitol Life Insurance Company (The) from Colorado to Texas	Eff. 11-16-2004
Allmerica Financial Life Insurance and Annuity Company from Delaware to Massachusetts	Eff. 11-30-2004
Cherokee Insurance Company from Tennessee to Michigan	Eff. 12-16-2004
Pacific Insurance Company from California to Illinois	Issued 12-28-2004 Eff. 01-01-2005

**MERGERS, CONSOLIDATIONS, DOMESTICATIONS**

<b>Name of Company</b>	<b>Home State</b>	<b>Surviving Company</b>	<b>Home Date</b>	<b>Effective State</b>
Amador Title Company	CA	Placer Title Company	CA	Issued 01-02-2004 Eff. 12-31-2003
Central Valley Title Company	CA	Placer Title Company	CA	Issued 01-02-2004 Eff. 12-31-2003
Northwestern National Casualty	TX	Highlands Insurance Company	TX	Issued 01-06-2004 Eff. 05-30-2002
Highlands Underwriters Insurance Company	TX	Highlands Insurance Company	TX	Issued 01-06-2004 Eff. 09-30-2002
Mariposa County Title Company	CA	First American Title Company	CA	Issued 01-06-2004
First American Title Guaranty Company	CA	First American Title Company	CA	Issued 01-07-2004
San Benito Land Title Corporation	CA	First American Title Company	CA	Issued 01-07-2004



Name of Company	Home State	Surviving Company	Home Date	Effective State
North Central Life Insurance Company	IL	United States Life Insurance Company in the City of New York (The)	NY Issued 01-07-2004 Eff. 12-31-2003	
Associates Financial Life Insurance Company	TN	American Health and Life Insurance Company	TX Issued 01-14-2004 Eff. 07-01-2003	
General Life Insurance Company	TX	General American Life Insurance Company	MO Issued 02-02-2004 Eff. 07-01-2002	
Guarantee Reserve Life Insurance Company	IN	Reassure America Life Insurance Company	IL Issued 02-13-2004 Eff. 12-31-2003	
National Term Life Insurance Company (nonadmitted)	SC	Kanawha Insurance Company	SC Issued 03-10-2004 Eff. 03-31-1999	
Atlas Assurance Company of America	NY	Peerless Indemnity Insurance Company	IL Issued 04-29-2004 Eff. 12-31-2002	
Omaha Life Insurance Company (nonadmitted)	NE	Fort Dearborn Life Insurance Company	IL Issued 05-10-2004 Eff. 05-31-2004	
Summit Medical Center Foundation	CA	Alta Bates Foundation	CA 06-09-2004	
Riverport Insurance Company of California	CA	Nonprofits Insurance Company dba Riverport Insurance Company	MN 06-16-2004	
Fidelity National Title Insurance Company	NY	Fidelity National title Insurance of New York	CA 07-03-2004	
Radian Reinsurance Inc.	NY	Radian Asset Assurance Inc.	NY Issued 12-12-2003 Eff. 06-01-2004	
Eagle Pacific Insurance Company	WA	American Protection Insurance Company	IL Issued 08-09-2004 Eff. 12-31-2003	
Pacific Eagle Insurance Company	CA	American Motorists Insurance Company	IL Issued 08-10-2004 Eff. 08-31-2004	
Kemper Indemnity Insurance Company	IL	American Motorists Insurance Company	IL Issued 08-10-2004 Eff. 08-31-2004	
Kemper Surplus Lines Insurance Company	IL	American Motorists Insurance Company	IL Issued 08-10-2004 Eff. 08-31-2004	
Allnation Life Insurance Company	WI	NGL American Life Insurance Company	WI Issued 09-09-2004 Eff. 04-01-2000	
Milwaukee Life Insurance Company	WI	NGL American Life Insurance Company	WI Issued 09-09-2004 Eff. 10-01-2001	
Nichido Fire and Marine Insurance Company, Limited (The)	Japan	TNUS Insurance Company	NY Issued 09-28-2004 Eff. 07-01-2004	

<b>Name of Company</b>	<b>Home State</b>	<b>Surviving Company</b>	<b>Home Date</b>	<b>Effective State</b>
Metropolitan Insurance and Annuity Company	DE	Metropolitan Tower Life Insurance Company	DE Issued 10-07-2004 Eff. 10-08-2004	
New England Pension and Annuity Company	DE	Metropolitan Tower Life Insurance Company	DE Issued 10-07-2004 Eff. 10-08-2004	
TIG American Specialty Insurance Company	TX	TIG Insurance Company	CA Issued 10-28-2004 Eff. 10-31-2004	
TIG Insurance Company of Michigan Company	MI	TIG Insurance Company	CA Issued 10-28-2004 Eff. 10-31-2004	
Bankers National Life Insurance Company	TX	Washington National Insurance Company	IL Issued 11-08-2004 Eff. 10-01-2004	
American Protection Insurance Company	IL	American Motorists Insurance Company	IL Issued 11-22-2004 Eff. 12-31-2004	
Specialty National Insurance Company	IL	American Motorists Insurance Company	IL Issued 11-22-2004 Eff. 12-31-2004	
Medical Life Insurance Company	OH	Fort Dearborn Life Insurance Company	IL Issued 11-24-2004 Eff. 12-31-2004	
National Travelers Life Company	IA	Employers Modern Life Company	IA Issued 12-13-2004 Eff. 07-01-2003	
Voyager Life Insurance Company	GA	American Bankers Life Assurance Company of Florida	FL 12-14-2004	
GuideOne Life Insurance Company	IA	Kansas City Life Insurance Company	MO Issued 12-14-2004 Eff. 09-30-2003	
Woodmen Accident and Life Company	NE	Assurity Life Insurance Company	NE Issued 12-20-2004 Eff. 10-01-2003	
Gem Insurance Company	UT	SafeHealth Life Insurance Company	CA Issued 12-21-2004 Eff. 12-31-2004	
Transamerica Assurance Company	MO	Transamerica Life Insurance Company	IA Issued 12-22-2004 Eff. 10-01-2004	
Glenbrook Life and Annuity Company	AZ	Allstate Life Insurance Company	IL Issued 12-22-2004 Eff. 01-01-2005	
First American Title Company of Marin	CA	First American Title Company	12-31-2004	
Advanced Settlements, LLC	FL	NFP Resources, III Insurance renamed Advanced Settlements, Inc.	OH 02-02-2004	
Financial Structures Insurance Company	NY	Sea Insurance Company of America (The)	NY Issued 12-22-2004 Eff. 12-31-2004	

Name of Company	Home State	Surviving Company	Home Date	Effective State
Orion Insurance Company	CT	Security Insurance Company of Hartford	CT	Issued 12-22-2004 Eff. 12-31-2003
Fire and Casualty Insurance Company of Connecticut	CT	Security Insurance Company of Hartford	CT	Issued 12-22-2004 Eff. 12-31-2004
Safeguard Insurance Company	CT	Security Insurance Company of Hartford	CT	Issued 12-22-2004 Eff. 12-31-2004
Connecticut Indemnity Company	CT	Security Insurance Company of Hartford	CT	Issued 12-22-2004 Eff. 12-31-2004
Phoenix Assurance Company of New York	NH	Royal Insurance Company of America	IL	Issued 12-22-2004 Eff. 12-31-2004
Royal Insurance Company of America	IL	Royal Indemnity Company	IL	Issued 12-22-2004 Eff. 12-31-2004
American and Foreign Insurance Company	DE	Royal Indemnity Company	IL	Issued 12-22-2004 Eff. 12-31-2004
Globe Indemnity Company	DE	Royal Indemnity Company	IL	Issued 12-22-2004 Eff. 12-31-2004
Guaranty National Insurance Company of Connecticut	CT	Guaranty National Insurance Company	CO	Issued 12-22-2004 Eff. 12-31-2004

## REINSURANCES AND SALES AND PURCHASES

Ceding, Selling Transforming Company	Home State	Reinsuring, Purchasing, Transformed Company	Home State	Effective Date
Federal Home Life Insurance Company	VA	Union Fidelity Life Insurance Company	IL	04-12-2004
First Colony Life Insurance Company	VA	Union Fidelity Life Insurance Company	IL	04-12-2004
GE Life and Annuity Assurance Company	VA	Union Fidelity Life Insurance Company	IL	04-12-2004
General Electric Capital Assurance Company	DE	Union Fidelity Life Insurance Company	IL	04-12-2004
Continental Assurance Company	IL	Swiss Re Life & Health America Inc.	CT	04-19-2004
OneBeacon Insurance Company (fka as General Accident Insurance Company of America)	PA	Esurance Property & Casualty Insurance (fka as General Accident Reinsurance Company of America)	CA	05-28-2004
Americom Life & Annuity Insurance Company (formerly known as Unified Life Insurance Company)	TX	Unified Life Insurance Company of Texas	TX	Issued 08-09-2004

**NAME CHANGES**

<b>Old Name</b>	<b>New Name</b>	<b>Home State</b>	<b>Effective Date</b>
CalFarm Insurance Company	Crestbrook Insurance Company	OH	01-07-2004
Provident Mutual Life Insurance Company of America	Nationwide Life Insurance Company	PA	01-12-2004
Lyndon Life Insurance Company	XL Life Insurance and Annuity Company	IL	01-23-2004
Beachwalk Financial Settlements, LLC dba Beachwalk Viatical Settlement Broker	Beachwalk Capital Group, LLC dba Beachwalk Viatical Settlement Broker	CA	01-30-2004
Sansum Medical Research Institute	Sansum Diabetes Research Institute	CA	02-04-2004
Planet Indemnity Company	RLI Indemnity Company	IL	02-06-2004
Underwriters Reinsurance Company	RSUI Indemnity Company	NH	02-06-2004
States West Life Insurance Company	LifeWise Assurance Company	WA	03-15-2004
Kemper Employers Insurance Company	SeaBright Insurance Company	IL	03-16-2004
Kemper Auto & Home Insurance Company Company	Unitrin Direct Property & Casualty	IL	03-22-2004
Gerling Global Life Insurance Company	Revios Reinsurance Canada Ltd.	Canada	03-22-2004
Coventry Capital, Inc.	Coventry Financial of California, Inc. a Viatical Settlement Broker	PA	04-13-2004
Odyssey Reinsurance Corporation	Clearwater Insurance Company	DE	04-29-2004
Ministers Life Insurance Company (The)	Securian Life Insurance Company	MN	04-29-2004
Podiatry Insurance Company of America (Risk Retention Group), a Mutual Company	Podiatry Insurance Company of America, a Mutual Company	IL	05-07-2004
Republic-Vanguard Life Insurance Company	SCOR Life Insurance Company	TX	05-26-2004
Alta Bates Foundation	Alta Bates Summit Foundation	CA	06-09-2004
First Community Insurance Company	Fidelity National Property and Casualty Insurance Company	NY	06-23-2004
Conseco Annuity Assurance Company	Conseco Insurance Company	IL	07-08-2004
Fiedler Financial Viatical Settlement Consulting & Brokerage	Innovative Settlement Solutions	CA	07-15-2004
Millennium Insurance Company	Alliance United Insurance Company	CA	09-02-2004
Morris Animal Foundation, Inc.	Morris Animal Foundation	CO	09-02-2004

Old Name	New Name	Home State	Effective Date
Providentmutual Life and Annuity Company of America dba Providentmutual Life and Annuity Company, a stock life insurance company	Nationwide Life and Annuity Company of America	DE	09-02-2004
AAA MountainWest Insurance Company	ACA Insurance Company	AK	09-02-2004
Equitable Life Assurance Society of the United States (The)	AXA Equitable Life Insurance Company	NY	Issued 09-08-2004 Eff. 09-07-2004
United Title Insurance Company	United Capital Title Insurance Company	CA	09-14-2004
Nonprofits Insurance Company dba Riverport Insurance Company	Riverport Insurance Company	MN	09-20-2004
Royal & SunAlliance Personal Insurance Company	AXIS Reinsurance Company	NY	10-14-2004
Montgomery Ward Insurance Company	Heritage Casualty Insurance Company	IL	10-27-2004
Provantis Insurance Company	Dentegra Insurance Company	DE	10-28-2004
General & Cologne Life Re of America dba General & Cologne Life Reinsurance of America, Incorporated	General Re Life Corporation dba General Reinsurance Life Corporation	CT	11-04-2004
Arkwright Insurance Company	Coface North America Insurance Company	MA	11-05-2004
SAFECO Life Insurance Company	Symetra Life Insurance Company	WA	11-19-2004
SAFECO National Life Insurance Company	Symetra National Life Insurance Company	WA	11-19-2004
Tokio Marine and Fire Insurance Company, Limited (The)	Tokio Marine & Nichido Fire Insurance Co., Ltd. dba Tokio Marine & Nichido Fire Insurance Co., Ltd. (U.S. Branch)	Japan	11-19-2004
GE Auto & Home Assurance Company	AIG Preferred Insurance Company	PA	12-06-2004
GE Casualty Insurance Company	AIG Premier Insurance Company	PA	12-06-2004
GE Indemnity Insurance Company	AIG Indemnity Insurance Company	PA	12-06-2004
GE Property & Casualty Insurance Company	AIG Centennial Insurance Company	PA	12-06-2004
The Community Foundation of Riverside Coutny	The Community Foundation	CA	12-15-2004

<b>Old Name</b>	<b>New Name</b>	<b>Home State</b>	<b>Effective Date</b>
State National Specialty Insurance Company	National Specialty Insurance Company	TX	12-23-2004
Specialty Risk Insurance Company dba Motorists Insurance Company of Tennessee	Progressive Choice Insurance Company	OH	12-24-2004
Capital Reinsurance Company	Assured Guaranty Corp.	MD	12-30-2004
Zurich Life Insurance Company of America	Chase Insurance Life Company	IL	12-31-2004
Federal Kemper Life Assurance Company	Chase Insurance Life and Annuity Company	IL	12-31-2004
Manufacturers Life Insurance Company (U.S.A.) (The)	John Hancock Life Insurance Company (U.S.A.)	MI	12-28-2004 Eff. 01-01-2005

**WITHDRAWALS**

<b>Name of Insurer</b>	<b>Home State</b>	<b>Effective Date</b>
Coventry Health and Life Insurance Company	TX	01-07-2004
Foresters Indemnity Company	Canada	01-07-2004
American Resources Life Insurance Company	IA	Issued 04-06-2004 Eff. 12-31-2003
Commercial Fishermen's Inter-Insurance Exchange	CA	Issued 08-03-2004 Eff. 06-23-2004
Westthrift Life Insurance Company	AZ	Issued 10-15-2004 Eff. 09-29-2004
Security Home Warranty	CA	Issued 10-19-2004 Eff. 09-30-2004
Planned Parenthood:Shasta-Diablo, Inc.	CA	Issued 10-29-2004 Eff. 10-28-2004
Sierra Pacific Life Insurance Company	CA	Issued 12-02-2004 Eff. 11-17-2004
Pathmark Assurance Company	NE	Issued 12-16-2004 Eff. 09-30-2003
AARP Andrus Foundation	DE	Issued 12-20-2004 Eff. 12-15-2004

**PERMITS TO ISSUE SECURITIES**

<b>Permit Number</b>	<b>Name of Company</b>	<b>Effective Date</b>
SF-2074	Norcal Mutual Insurance Company	04-30-2004
SF-2034	Kansas City Life Insurance Company	05-21-2004
SF-2068	Farmers Insurance Exchange	06-18-2004
SF-2069	Fire Insurance Exchange	06-18-2004
SF-2070	Truck Insurance Exchange	06-18-2004
SF-2061	California Casualty Management Company	06-25-2004
SF-2078	Farmers Insurance Exchange	07-30-2004
SF-2026	Safehealth Life Insurance Company	09-09-2004
SF-2077	Farmers Insurance Exchange	11-17-2004
SF-2080	California Casualty Management Company	12-21-2004
SF-2073	Westrn General Insurance Company	12-22-2004

**AMENDMENTS TO PERMITS**

During 2004, one amendment to permit was issued

**UNDERWRITTEN TITLE COMPANIES LICENSES ISSUED OR REISSUED**

<b>Name of Company</b>	<b>Effective Date</b>
Executive Title Company	Issued 01-07-2004
(to delete San Bernardino county, and to add Alameda, Contra Costa, El Dorado, Placer, Nevada, Sacramento, San Francisco, San Mateo, Santa Clara, Sonoma counties)	Eff. 12-31-2003
First California Title Company, Inc.	Issued 01-06-2004
(to add San Francisco county)	Eff. 12-31-2003
North American Title Company, Inc.	02-20-2004
(to add El Dorado, Kern, Kings, Merced, Tulare counties)	
Nations Title Company of California	03-18-2004
(to add Fresno, Kern, Kings, San Diego, San Luis Obispo, Santa Barbara, Tulare, Ventura counties)	
CORNERSTONE TITLE COMPANY	03-22-2004
(name changed from Executive Title Company)	

<b>Name of Company</b>	<b>Effective Date</b>
Orange Coast Title Company	Issued 03-30-2004
(to add Del Norte, Siskiyou, Modoc, Eureka, Trinity, Shasta, Lassen, Tehama, Plumas Mendocino, Glenn, Butte, Sierra, Yuba, Colusa, Lake, Nevada, Placer, Sonoma, Napa, Yolo, El Dorado, Sutter, Solano, Sacramento, Amador, Alpine, Mono, Marin, Contra Costa, San Joaquin, Tuolumne, Calaveras, Alameda, Stanislaus, Mariposa, Merced, Santa Clara, San Mateo, Santa Cruz, Madera, Monterey, San Benito, Fresno, Inyo, Tulare, Kings, Kern, San Luis Obispo, Santa Barbara, Ventura, Los Angeles, Riverside, San Diego, Imperial	Eff. 03-25-2004
National Title Company of Ventura County (to transact in Ventura County)	04-27-2004
California Title Company of Northern California (to transact in Alameda, Contra Costa, El Dorado, Nevada, Placer, Sacramento, San Francisco, San Joaquin, Solano, Stanislaus counties)	06-24-2004
Orange Coast Title Company of Los Angeles (to delete Alameda, Contra Costa, Placer, Sacramento, San Joaquin, Santa Clara, Solano, and Stanislaus counties)	06-30-2004
LSI Title Company (name changed from Chicago Title Company of Alameda County)	07-08-2004
Westminster Title Company, Inc. (to transact in Alameda and Riverside counties)	07-19-2004
LSI Title Company (to add Contra Costa, El Dorado, Fresno, Kern, Los Angeles, Orange, Placer, Riverside, Sacramento, San Bernardino, San Diego, San Francisco, San Joaquin, San Mateo, Santa Clara, Solano, Sonoma, Stanislaus, Tulare, and Ventura counties)	08-06-2004
LSI Title Company (to add Alpine, Colusa, Glenn, Imperial, Inyo, Kings, Lake, Madera, Mariposa, Merced, Mono, Plumas, Santa Barbara, San Benito, Sierra, Siskiyou, Tehama, Yolo)	09-21-2004
LSI Title Company (to add Amador, Butte, Calaveras, Del Norte, Humboldt, Lassen, Marin, Mendocino, Modoc, Monterey, Napa, Nevada, San Luis Obispo, Santa Cruz, Shasta, Sutter, Trinity, Tuolumne, Yuba)	10-29-2004
Bidwell Title and Escrow Company (to add San Bernardino county)	11-10-2004
Home Connects Title Services, Inc. (to transact in Los Angeles, Orange, Riverside, San Bernardino, San Diego, Santa Barbara, and Ventura counties)	11-15-2004



<b>Name of Company</b>	<b>Effective Date</b>
American Coast Title Company, Inc. (to add Orange, Riverside, San Bernardino, Ventura)	12-30-2004
First American Title Company (to add Marin County)	12-31-2004

**ORGANIZATIONAL PERMITS ISSUED**

<b>Permit Number</b>	<b>Name of Company</b>	<b>Effective Date</b>
SF-2075	Compwest Insurance Company	08-06-2004
SF-2055	GE Motor Club of California, Inc.	08-11-2004
SF-2054	Signature Nationwide Auto Club of California	08-11-2004
SF-2012	HSA Home Warranty Company	09-02-2004
SF-2079	Home Warranty of America, Inc.	11-19-2004

**HOLDING COMPANY SYSTEM ACT****Acquisitions and Registration**

Filings	14
Approved	11
Denied	1
Disapproved	1
Pending	2

**OTHER HOLDING COMPANY TRANSACTIONS NEEDING APPROVALS:****Affiliate Transaction 1215.5(5)**

Filings/applications	215
Closed/approved	145
Withdrawn	13
Abandoned	1
Pending	137

**Exemptions and Disclaimers**

Filings	12
Approved	15
Withdrawn	1
Pending	0

**Extraordinary Dividends**

Filings	18
Approved	16
Withdrawn	2
Pending	0

**Ordinary Dividends**

Filings	65
Closed	64
Withdrawn	1

**WORKERS' COMPENSATION DEPOSITORY AGREEMENTS APPROVED**

<b>Name of Company</b>	<b>Date Issued</b>
Grocers Insurance Company	02-11-2004
Connecticut Indemnity Company (The)	02-11-2004
Fire and Casualty Insurance Company of Connecticut (The)	02-11-2004
Security Insurance Company of Hartford	02-11-2004
Phoenix Assurance Company of New York	02-11-2004
Unitrin Auto and Home Insurance Company	05-25-2004
Compwest Insurance Company	10-04-2004
Pacific Select Property Insurance Company	12-17-2004
Partner Reinsurance Company of the U.S.	12-22-2004

**POLICY APPROVAL BUREAU (PAB)**

The Policy Approval Bureau (PAB) of the California Department of Insurance (CDI) performs most of the Legal Division functions involving life, disability (accident and health), and workers' compensation insurance products. The PAB reviews policy forms of those lines of insurance when required by law. It advises the public, other government and CDI personnel and legislators on statutes and regulations pertaining to life, disability and workers' compensation insurance. It develops and administers CDI regulations and bulletins on life and disability insurance product design, advertising and administration. Bureau staff members also administer the CDI's lifestyle discrimination regulations and hear appeals from Workers' Compensation Insurance Rating Bureau classification decisions.

**POLICY APPROVAL BUREAU**

POLICY APPROVAL STATISTICS (JAN. 1, 2004 THROUGH DEC. 31, 2004)

<b>PRODUCT</b>	<b>Submissions Received</b>	<b>Submissions Closed</b>
Group Non-Health	301	355
Supplemental Life Insurance	190	310
Variable Contracts	512	553
Group & Individual Health Insurance	577	631
Medicare Supplement	267	264
Unclassified	105	187
Individual, Non-health	70	107
Individual & Group Credit Insurance	29	40
Long Term Care Ins	423	439
Workers Compensation	190	190

<b>VARIABLE PRODUCT QUALIFICATIONS:</b>	<b>Submissions Received</b>	<b>Submissions Closed</b>
Variable Annuity Qualifications	2	0
Variable Life Qualifications	2	2
Amended Variable Annuity	140	129
Amended Variable Life	52	56
Modified Guarantee Annuity Qualification	2	4
<b>VIATICAL SETTLEMENT CONTRACTS:</b>		
Viatical Settlement Contract License	2	1
Viatical Settlement Broker	4	3
<b>OTHER ACTIVITIES</b>		
Regulations	6	2
Legal Opinions	2	2

## **RATE ENFORCEMENT BUREAU**

The Rate Enforcement Bureau oversees and enforces the provisions of Proposition 103 and other laws pertaining to the availability and affordability of insurance (including insurance in underserved communities) and to rating and underwriting practices. This includes the prosecution of rating noncompliance matters and prior approval rate hearings.

### **RATE ENFORCEMENT BUREAU ACTIONS (JANUARY 1, 2004 - DECEMBER 31, 2004)**

#### **Prior Approval**

Petitions for Hearing Received	10
Petitions for Hearing Granted	1
Petitions for Hearing Dismissed	4
Notices of Hearing Issued	1
Petitions for Reconsideration Submitted	1
Petitions for Reconsideration Pending	1
Matters Resolved Without Hearing	2
Variance Requested	1
Variance Requests Pending	1

#### **Rollback**

Administrative Cases Pending	1
Rollback Litigation Pending	1

**Section 1858 Complaints**

Complaints Filed	1
Complaints Concluded	1

**Noncompliance**

Matters Opened	13
Matters Concluded	18
Requests for Legal Action	
Requests Opened	50
Requests Concluded	63

**Regulations**

Regulations Drafted	3
Regulations Approved	1
Petitions for Rulemaking Received	1
Petitions for Rulemaking Denied	1

**Civil Litigation**

Cases Opened	4
Cases Concluded	2

**CAARP**

Appeals Opened	3
Appeal Decisions Issued	3
Producer Peer Review Decisions Issued	4
Producer Peer Review Matters Opened	3
Rate Application Received	1
Rate Decisions Issued	1
Endorsements Received	2
Regulations Drafted	4
Regulations Approved	5
Servicing Carrier Applications Received	2
Servicing Carrier Applications Approved	1
Servicing Carrier Applications Disapproved	1

**LOW COST AUTO**

Appeals Opened	1
Appeals Concluded	1
Endorsement Approved	1
Regulations Drafted	1
Regulations Approved	2
Rate Proceedings Opened	1
Rate Proceedings Concluded	1
Servicing Carrier Application Received	1
Servicing Carrier Application Approved	1

**LEGISLATIVE ANALYSES**

Matters Opened	25
Matters Concluded	22

**THE ADMINISTRATIVE HEARING BUREAU (AHB)**

The Administrative Hearing Bureau supplies administrative law judges for many of the hearings provided for by the Insurance Code to protect the rights of insurers, employers and consumers. The disputes heard by the judges in the Administrative Hearing Bureau are those that cannot be resolved through the Consumer Services Division or through an informal process offered by the insurance carriers or the Workers' Compensation Insurance Rating Bureau. In 2004, the cases coming to the Administrative Hearing Bureau<sup>1</sup> involved not only disputed rate change applications in Proposition 103 lines of insurance (Ins. Code § 1861.05), but also:

- workers' compensation insurance rating system disputes between employers and the Workers' compensation Insurance Rating Bureau or an insurance carrier (Ins. Code §§ 11737 and 11753.1),
- appeals regarding the plan of operations of the California Assigned Risk Plan (CAARP) (Cal. Code of Regs., title 10, section 2498.6),
- allegations of noncompliance with the Insurance Code (Ins. Code §§ 1851.1 and 1851.2),
- allegations of conducting business in a manner hazardous to policyholders, creditors or the public (Ins. Code §§ 10651.1, 1065.2 and 1756.1(g),
- reviews of the Commissioner's denial of consent for a prohibited person to be licensed (Cal. Code of Regs., title 10, section 2175.1 et seq.) and
- a reference from the Superior Court on an issue of Insurance law.

As directed by a particular statute, the Bureau's judges conduct either formal or informal hearings under the Administrative Procedure Act. The judges also conduct mediations as well as non-APA hearings provided for by regulation. The judges submit proposed decisions to the Commissioner for adoption, modification or rejection.

In 2004, the Administrative Hearing Bureau opened 159 workers' compensation cases, 9 other types of case and closed 129 cases.

### **FRAUD LIAISON BUREAU (FLB)**

The Fraud Liaison Bureau (FLB) is the successor to the former Special Projects Bureau (SPB). The bureau was reorganized and renamed in October of 2004. Its former responsibility relating to the overall management for the promulgations of regulations within the department was transferred to another bureau. The FLB provides dedicated legal support to the Department's Fraud Division (FD). This is the largest division within the department. The division maintains nine (9) regional offices throughout the state with a combined force of approximately 400 program personnel. Approximately 200 of these are sworn police officers. The FLB provides legal support to the division in its effort to investigate, arrest, prosecute and suppress the overall incidence of insurance fraud within the state.

### **LEGAL SUPPORT TO FRAUD DIVISION EXECUTIVE AND REGIONAL OFFICES:**

The FLB provides legal support to the Division Chief, the Division and Regional offices and specific statewide programs. Support to the Division Chief includes participation in weekly senior management conferences by the FLB Chief on a variety of matters related to the operation of the division and enforcement efforts of the regional offices. This includes advice pertaining to pending legislative matters, proposed regulations, and administrative enforcement actions. Legal support is also provided to the division programs during audits conducted by various control agencies.

An Attorney of the Week service was established on a rotational basis by staff counsel of the FLB. Staff attorneys handle all informal requests for routine legal assistance arising out of the division's executive branch, or regional offices.

### **LEGAL SUPPORT TO FRAUD DIVISION PROGRAMS:**

**1. Workers' Compensation Insurance Fraud Program.** The Fraud Division receives mandated funding through the Fraud Assessment Commission (FAC). The FAC is a legislatively created state body involved in assessing and administering a special fund dedicated to the investigation and prosecution of California workers' compensation fraud (WCF). The FAC, along with the Insurance Commissioner and another, independent state body, the FAC Review Panel, are responsible for managing the WCF program, including productivity supervision, promulgation of regulations, testifying before legislative oversight committees and submission of official state audits.

Funding (approximately \$36.8 million during fiscal year 2004/05) is split fairly evenly between the FD and District Attorneys from over 35 counties on the basis of lengthy applications and annual audits of the services rendered by each D.A. office. Funding requires a consensus amongst the FAC Review Panel, the body that reviews applications and audits, and the FAC, that needs to lend its advice and consent to the final funding recommendations, and the Insurance Commissioner, authorized to independently recommend funding distribution levels.

<sup>1</sup> The administrative law judges in the Administrative Hearing Bureau can preside over other hearings arising from Insurance Code sections in addition to those listed here.

The FLB has assigned one full time staff counsel to act as counsel to perform the functions of a general counsel to the program area, including review of numerous documents, legal advice on a variety of issues, audit support, and the promulgation of regulations to support the program. Combined FAC, FAC Review Panel, and FD all day conferences are held throughout the year. In 2004 eight meetings were held and attended by counsel.

2. **Automobile Insurance Fraud Section 1872.8 CIC** - The FD coordinates automobile insurance fraud investigations statewide, provides assistance to law enforcement agencies, and presents prosecutable automobile fraud cases to district attorney's offices and the United States Attorneys office. Fraudulent activity includes medical mills, organized crime staged accident rings, paper accidents, and organized car theft conspiracies, as some of the enforcement targets pursued.
3. **Organized Automobile Insurance Fraud Activity Interdiction Program** - Legislative findings confirm that organized automobile fraud activity operating in major urban centers of the state represents a significant portion of all individual fraud-related automobile insurance cases. Task forces have been established throughout the state comprised of FD personnel, CHP, district attorneys offices and allied agencies.
4. **Underground Economy Task Force** - The Task Force has the general purpose of coordinating enforcement activities and sharing information for combating tax evasion problems and the failure to pay wages that are legally due. It is comprised of representatives from the Employment Development Department, Department of Consumer Affairs, DIR, and Office of Criminal Justice Planning, and other prospective agencies.
5. **Property/Casualty/Life Program** - This program includes all criminal cases fraudulent claims arising from all lines of insurance other than auto and workers' compensation. The programs criminal cases are presented to both state and federal prosecutors. This includes the **Disability Insurance Fraud Assessment Program** covering Life and Disability Health Insurance.

**Legal Services for Program Funding and Support:** Legal support and funding for all the above programs arise out of assessments upon various lines of insurance policies sold within the state by the insurance industry. The assessment process upon the insurance industry requires the promulgation and implementation of various sets of regulations through the Office of Administrative Law (OAL). FLB attorneys are assigned full time with the responsibility of reviewing, consulting, and drafting the regulations in conjunction with the programs as requested that pertain to the funding of this program, or legal support to the program such as opinions, statutory review, and responses to outside counsel. They also provide general legal advice, attend public hearings, review pending legislation, and provide audit support.

6. **Special Investigation Unit Program:** The insurance code requires that all insurers doing business within the state maintain "special investigative units" within the insurance company to detect and report suspected fraudulent claims and activity within all lines of insurance written by the company to the Fraud Division. The insurance company's maintenance of such a unit is governed by regulations, which are periodically updated. An FLB attorney is assigned to review, consult, and draft the proposed regulations working with program personnel,

attend public hearings, and process the projects up to the OAL for review and approval. They also provide legal opinions, and bring administrative compliance actions before the Office of Administrative Hearings (OAH) when requested by the program.

- 7. Internal Affairs:** The FLB provides legal advice & support to the FD Internal Affairs Unit which conducts confidential investigations of department employees allegedly engaged in some form of impermissible conduct during the course of their employment, or outside their employment which violates department policies, etc.

**LEGAL SUPPORT TO THE CRIMINAL INVESTIGATIONS BRANCH  
(JAN. 1, 2004 THROUGH DEC. 31, 2004)**

LEGAL SERVICES: QUI TAM MATTERS, CIVIL LITIGATION, LEGAL SERVICES REQUESTS, SUBPOENAS:

**1. Number of *Qui Tam* (whistleblower civil litigation lawsuits) matters**

(a) Pending on 01/04	12
(b) Opened in 2004	23
(c) Closed in 2004	5

**2. Civil Litigation other than *qui tam* matters in 2004**

(a) Pending on 01/04	0
(b) Opened in 2004	2
(c) Closed in 2004	1

**3. Number of Legal Service Requests during 2004**

(a) Pending (as of 01/01/04)	2
(b) Opened	29
(c) Closed	28
(d) Pending (as of 12/31/04)	3

**4. Subpoenas**

(a) Opened	22
(b) Closed	21
(c) Pending (as of 12/31/04):	1

**FLB RULEMAKING PROJECTS IN 2004 (JAN. 1, 2004, THROUGH DEC. 31, 2004)**

**1. Completed Rulemaking Projects Year 2004** 4

(a) Permanent Regulations	2
(b) Emergency Regulations	2



**2. Current Rulemaking Projects as of Dec. 31, 2004 6**

- |                           |   |
|---------------------------|---|
| (a) Permanent Regulations | 4 |
| (b) Emergency Regulations | 2 |

**3. Prospective Rulemaking Projects as of Dec. 31, 2004 2****DIVISION AUDIT SUPPORT PROJECTS IN 2004:**

2 Bureau of State Audits

**LEGISLATIVE ANALYSIS AND REVIEW:**

Number of bills requiring legal support in the promulgation of legislative bills,  
attendance at hearings, redrafting of proposed language, etc.: 10

**INVESTIGATORY HEARINGS:**

1 (compliance bureaus...use last year's description)

**COMPLIANCE BUREAUS-AUTO, SACRAMENTO AND SAN FRANCISCO**

The Compliance Bureaus are primarily responsible for providing legal opinions to the various divisions and bureaus of the department regarding examinations and investigations of insurers holding certificates of authority to transact insurance in the State of California and licensing and disciplinary matters pertaining to production agents. Where necessary, the bureaus' staffs prepare and file pleadings in connection with disciplinary actions against insurers and the denial of licenses and disciplinary actions against existing licensees, and represent the department in the administrative proceedings that follow. The staffs of the Compliance Bureaus also represent the CDI in administrative proceedings involving the transaction of the business of insurance by unlicensed persons. The bureaus additionally provide opinions to insurers, production agents, attorneys and the public in connection with complaints lodged against insurers, the licensing of production agents, and respond to inquiries regarding the application of the California Insurance Code. The Auto Compliance Bureau, formed in February 2001, performs the same functions as set for above, but in the area of automobile insurance issues (other than rating and underwriting).

**ENFORCEMENT BUREAU-SACRAMENTO****DISPOSITION OF COMPLETED CASES (JAN. 1, 2004 THROUGH DEC. 31, 2004)****611 Enforcement Matters Closed****CONSENT**

Order of Stipulation/Issue Restricted License	1
Order for Monetary Penalty &/or Reimbursement	27
Order of Immediate Suspension	2
Order to Cease & Desist	0

Order Removing Restrictions	48
Miscellaneous Orders	34
Order of Dismissal/Application Withdrawn	2
Order of License Suspension	1
Order of Denial	3
Order Denial/Issuance of Restricted License	67
Order of Revocation	10
Order of Revocation/Issuance of Restricted License	30
Order of Dismissal/Surrender of License	0
Order of Dismissal	2
DEFAULT	
Order of Revocation	35
Order of Denial	51

**HEARINGS**

Orders of Approval/Issuance	3
Miscellaneous	3
Order of Denial	29
Order of Denial/Issuance of Restricted License	17
Order of Revocation	13
Order of Revocation/Issuance of Restricted License	8

**INFORMAL ACTIONS**

Warning	19
Voluntary Withdrawal of Application	2
Voluntary Surrender of License	5
No Disciplinary Action Warranted/Out of License	3
No Disciplinary Action Warranted	29
Order of Summary Denial	102
Order of Summary Denial/Issuance of Restricted License	41
Order of Summary Revocation	102
Order of Summary Revocation/Issuance of Restricted License	18

**ENFORCEMENT BUREAU – SAN FRANCISCO****ACTIVITIES (JAN 1, 2004 THROUGH DEC 31, 2004)**

**During the year, 185 cases were received and action was completed on 152 cases.**

Order of Revocation	12
Order of Revocation/Issuance of Restricted License	8
Order of Revocation/Suspension of License	3

Order of Denial	12
Order of Denial/Issuance of Restricted License	2
Order of Immediate Suspension	4
Order of Suspension	1
Order for Monetary Penalty &/or Reimbursement	5
Order of Dismissal	6
Order of Dismissal/Application Withdrawn	1
Order Removing Restrictions	4
Voluntary Surrender of License	4
Miscellaneous Orders	4
License Suspension	4
Warning	11
No Disciplinary Action Warranted	37
No Disciplinary Action Warranted/Out of License	3
Order of Summary Revocation	15
Order to Cease & Desist	7
Unfair Practices Act Matters Closed	7
Public Adjuster Contracts Reviewed	31

#### MAJOR ENFORCEMENT ACTIONS:

##### Unfair Practices Act Violations:

American Bankers Insurance Company of Florida,	
American Bankers Life Assurance Company of Florida	\$250,000
Associates Financial Life Insurance Company	\$40,000

##### Title Insurance Violations:

Commonwealth Land Title Company	\$1,500,000
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##### Cease and Desist Orders:

Capital Bonding Corporation, Vincent Joseph Smith and James Kevin Lawlor

Fidelity Assurance Associates, LLC., Richard Guilford, Brad C. Thompson and William Carmouche

First Actual American Insurance Company

George Simpson Jr., A & I Insurance Marketing, Inc. and Anthony Angelo Liuzzi

Millennium Bonding, Millennium Bonding Enterprise, CERTUSIA Re-Insurance Company of U.S.A. Inc.,  
Global Bonding, Global Bonding, Inc. and Robert Joe Hanson

Paul Howe Noe II, Dina Dae Noe Payne, EPI-Estate Planning, Inc., Estate Planning, Inc. and EPI

Oriska Insurance Company and Insurance Company of the Americas

**AUTO ENFORCEMENT BUREAU (AEB)**

In 2004 the Auto Enforcement Bureau was re-named as the Auto Enforcement Bureau (AEB), to better reflect its core function of litigating enforcement actions against insurers and producers. In addition to auto issues, AEB handles all aspects of litigation and enforcement areas previously known as “compliance” cases. As an Enforcement bureau, AEB protects policyholders, prospective policyholders, consumers, and the California insurance marketplace by ensuring that insurance producers and insurers comply with the Insurance Code and other laws and regulations that apply to the business of insurance. The bureau provides legal opinions to the Commissioner and to the various divisions of the Department regarding insurance producer licensing and disciplinary matters, and investigations and examinations of insurers and other entities engaged in the business of insurance in California. Where necessary, the bureau’s staff prepares and files pleadings in connection with the denial of licenses and disciplinary actions against existing producer licensees and insurers, and represents the Department in any related administrative proceedings. Auto Enforcement staff also handle proceedings involving the unlicensed transaction of insurance, including Cease and Desist orders, and are responsible for employee adverse action litigation, and the promulgation of regulations.

**AUTO ENFORCEMENT BUREAU: 2004**

In 2004 the Auto Enforcement Bureau conducted sixty-five (65) administrative hearings to conclusion. Monetary penalties and costs obtained through negotiated settlements and/or hearings totaled approximately \$1,268,235.00. The categories of cases handled by AEB in 2004 are described below.

<b>Matter Type</b>	<b>Matters Opened</b>	<b>Matters Closed</b>	<b>Hearings Concluded</b>
Disciplinary	86	160	62
Vehicle Service Contract	131	99	2
Unfair Practices Act	7	10	0
Legal Opinion	20	21	0
Legislative Analysis (pending bill)	8	13	0
Alternative Resolution	0	7	1
Miscellaneous	3	0	0
Human Resources	1	2	0
Regulations	2	1	0
Cease & Desist Order	2	2	0
Non-Compliance	0	0	0
Litigation	4	3	0
Emergency Regulations	0	0	0
Oversight	1	1	0
Service on Commissioner	0	0	0
<b>Total</b>	<b>265</b>	<b>319</b>	<b>65</b>

**Examples of significant matters in which members of AEB were involved:**

- The legal response to the 2003 Wildfires, and organizing and staffing the **Commissioner's Underinsurance Investigatory Hearing** in October of 2004.
- The **UNUM** task force working on noncompliant policy provisions and language in disability policies.
- **Allianz Long Term Care** - issued C & D against insurer for continuing to sell Long Term Care that was not approved or compliant with SB 870 past the statutory deadline to stop selling such policies. Settled for \$425,000.
- **Mercury Insurance Group** - CDI filed an amicus brief which was supported in rulings by the Superior Court and the Court of Appeals regarding a private lawsuit against Mercury regarding illegal broker fees (broker fees charged by de facto agents). The issues are addressed by AB 1297, and significantly affect enforcement actions.

**GOVERNMENT LAW BUREAU**

The Government Law Bureau in the Legal Branch is responsible for legal support to the Legislative Office, is the Custodian of Records for the Department and is responsible for the Department's rulemaking program. Data regarding legislative accomplishments is provided by the Legislative Office elsewhere in this report.

**CUSTODIAN OF RECORDS**

	<b>Opened</b>	<b>Matters Closed</b>
Public Records Act Requests	750	718
Subpoenas	518	502
Services of Process	57	49
Services on thhe Commissioner	17	10
Litigation Matters	18	10

**RULEMAKING PROJECTS IN 2004**

The GLB oversees the scores of regulation projects that are ongoing in the Department at any given time. Currently, the Department is in the process of promulgating over thirty (30) separate sets of regulations; additionally, over ten (20) prospective rulemaking projects are in the evaluation and planning stages. The GLB tracks the progress of each project, from inception through filing with the Secretary of State of permanent regulations for publication in the California Code of Regulations (CCR).

<b>1. Completed Rulemaking Projects</b>	<b>19</b>
(a) Permanent Regulations	17
(b) Emergency Regulations	2
<b>2. Current Rulemaking Projects as of December 31, 2004</b>	<b>37</b>
(a) Permanent Regulations	34
(b) Emergency Regulations	3
<b>3. Prospective Rulemaking Projects as of December 31, 2004</b>	<b>23</b>

## **HOLOCAUST ERA INSURANCE**

The Holocaust era insurance project is responsible for advocating on behalf of Holocaust survivors and their families and heirs in their efforts to collect on life insurance policies issued before the war and never paid. California Insurance Code Section 12965 directs the Department to advocate for these claimants and the Department has done so through its work on the International Commission on Holocaust Era Insurance Claims (ICHEIC) and its outreach and claimant assistance work in California. The Insurance Commissioner has a seat on the ICHEIC (a group formed in 1997 to work out a way to evaluate and pay these claims) and has been a strong advocate for claimants in that group. The ICHEIC is comprised of European insurers, U.S. and European regulators, survivor organizations, and the State of Israel. The ICHEIC claims deadline was December 31, 2003. In June 2003, the Holocaust Victims Insurance Relief Act of 1999 (California Insurance Code Section 13800 et. seq.) which would have required insurers to provide the Department with information regarding policies they wrote to persons in Europe between 1920 and 1945, was found unconstitutional by the United States Supreme Court. The Ninth Circuit Court of Appeals ruled that the Department must pay the attorneys fees incurred by the plaintiff insurers in that litigation. That ruling is currently under appeal.

## **ARMENIAN GENOCIDE**

California Code of Civil Procedure Section 354.4 permits venue in California for suits brought by heirs of relatives of victims of the Armenian Genocide and extends that statute of limitations to 2010. In February 2004, Plaintiffs and New York Life got the United States District Court's approval of a \$20 million settlement of approximately 2,400 potential claims on unpaid insurance policies. The settlement includes \$3 million for charitable organizations. Claims have been submitted to the Claims Committee and are currently under review.

## **SLAVERY INSURANCE**

Prior to 1865 it was not uncommon for American slave owners to take out life insurance on the lives of their African slaves. California Insurance Code Section 13810 et. seq. (September 2000) directs insurers licensed to do business in California to submit to the Department all documents having to do with slavery era insurance together with the names of all slaves and slaveholders found in those documents. The Department has made public the database of slave and slaveholder names, together with a summary of the documents received, in its May 2002 Report to the California Legislature. All of the documents received are publicly available at the Department's Public Viewing Rooms in Los Angeles and San Francisco and were also sent to the California State Library as well as to selected University of California and county libraries across the state.



## *Office of External Affairs*

The Office of External Affairs handles special projects for the Insurance Commissioner and works proactively with stakeholder and constituent groups to ensure that all insurance consumers regardless of race, gender, ethnicity, income levels, and age are treated fairly and equitably in the insurance marketplace.

To accomplish these goals, the office works closely with consumer organizations, industry groups, and community organizations, with a special emphasis on traditionally underserved communities, to make sure that all California consumers receive useful and timely information about insurance products and services.

The Office of External Affairs is composed of the Ombudsman's Office, the California Organized Investment Network, and the Community Outreach Unit.

## **THE OMBUDSMAN'S OFFICE**

The Ombudsman's Office provides a variety of services that support the Insurance Commissioner's commitment to serve and protect California insurance consumers. The office handles appeals of insurance disputes when consumers want a second-level review of their request for assistance with insurance problems. The office also handles requests for assistance from insurance brokers and agents. Additionally, the Ombudsman's Office served as the department's administrative liaison to the National Association of Insurance Commissioners.

### **2004 HIGHLIGHTS**

- The Ombudsman's Office regularly responds to appeals of insurance disputes and requests for assistance from consumers and insurance brokers and agents. During 2004, the Ombudsman's Office responded to over 2,000 such inquiries.
- During 2004, the Ombudsman's Office coordinated Department of Insurance participation in four national meetings of the National Association of Insurance Commissioners and dozens of meetings of association working groups and task forces, and special meetings and conference calls to address insurance issues.
- Participated in the following education and outreach activities: Professional BusinessWomen of California (PBWC) Conference and Governor's Conference for Women.
- Coordinated community outreach and consumer communications activities relative to the workers' compensation, and other significant issues before the Commissioner.

## **CALIFORNIA ORGANIZED INVESTMENT NETWORK (COIN)**

The California Organized Investment Network is a first-in-the-nation program that promotes and facilitates voluntary insurance industry investment in traditionally underserved low-income urban and rural communities. By working with nonprofit organizations, community economic development agencies, affordable housing groups, and local governments either directly or through intermediaries, COIN seeks to maximize insurer awareness of the widest possible choice of community development investment opportunities.

- COIN was established in 1996 at the behest of the insurance industry as a collaborative effort between the industry, the Insurance Commissioner, and advocates for investment in low-income communities. COIN's mission is to provide leadership in increasing the level of insurance industry capital in safe and sound investments that provide fair returns to investors and social and economic benefits to traditionally underserved communities. These investments typically support economic development and affordable housing in low-income urban and rural communities throughout California.
- The COIN Advisory Board provides policy advice to the Commissioner. The board also provides a valuable forum for exchange of information as well as assisting COIN in disseminating information and removing obstacles that might hinder the goals of the program. The board is made up of legislators, insurance industry representatives, consumer advocates, and practitioners in affordable housing and community economic development throughout the State of California.



- COIN works with community development organizations that are seeking investment capital by preparing “COIN Bulletins” to communicate investment proposals to potential investors. In order to reach as many potential investors as possible, COIN Bulletins are primarily disseminated to insurers via mailings to companies and insurance industry trade associations, and posted on the Department of Insurance Web site at <http://www.insurance.ca.gov/COIN>.
- COIN also administers the California Community Development Financial Institution (CDFI) Tax Credit Program. CDFIs are private financial institutions such as community development banks, loan funds, credit unions, micro-enterprise funds, corporation-based lenders, or venture funds that promote community development by making investments or loans in traditionally underserved, low-income urban and rural communities.
- The CDFI Tax Credit Program provides a one-year 20 percent tax credit for zero interest deposits or loans, equity investments, or equity-like debt instruments of \$50,000 or more invested for a minimum of 60 months in California CDFIs by individuals, partnerships, and corporations. Insurers that make qualifying investments receive a premium tax credit.
- In October 2001, Governor Gray Davis signed SB 409 (Ch. 535, Statutes of 2001), which was sponsored by Insurance Commissioner Harry W. Low and authored by Senator Edward Vincent. The legislation expanded and clarified the definition of qualified investments, extended the tax credit program for five more years, and provided for a carry-over of any unused credit to future years.

## 2004 HIGHLIGHTS

- During 2004, as reported to COIN, insurers made 45 COIN-qualifying community development investments totaling \$161.7 million. Between 1997-2004, as reported to COIN, insurers made a cumulative total of 738 COIN-qualifying community development investments totaling \$1.67 billion.
- During 2004, COIN certified twenty new CDFIs, resulting in a total of 77 community development organizations being eligible for tax credit investments under the program as of December 31, 2004. During the year, 31 investments were certified for \$3.33 million in tax credits, resulting in capital investments of \$16.66 million in California’s low-income communities. From the inception of the CDFI Tax Credit program in 1997 through 2004, 131 investments have been certified for a cumulative total of \$10.9 million in tax credits, resulting in capital investments of \$54.4 million in California’s low-income communities.
- On June 29, 2004, Insurance Commissioner John Garamendi, joined by insurance industry and community development leaders at the COIN Advisory Board meeting, unveiled his “Roadmap for Success,” which called on insurers to increase industry investment in California’s low-income communities and join his coordinated effort to improve the quality of life for Californians in the state’s neediest neighborhoods. “I challenge the insurance industry to use its considerable assets in a concerted effort to help improve the lives of low-income Californians in both urban and rural areas,” said Commissioner Garamendi. “COIN will provide a solid foundation and the leadership to address the great need for more economic development and affordable housing in these communities.”

**SUMMARY OF COIN ACTIVITIES**

<b>Insurer Community Development Investment Program:</b>	<b>Total # of Investments CY 2004</b>	<b>Total Dollars Invested CY 2004</b>	<b>Cumulative Total # of Investments CY 1997-2004</b>	<b>Cumulative Total Dollars Invested CY 1997-2004</b>
COIN-Qualifying Investments Reported	45	\$161,716,377	738	\$1,668,400,830
<b>CDFI TAX CREDIT PROGRAM*:</b>				
CDFI Tax Credit Qualified Investments★	31	\$16,656,627	131	\$54,385,313
★ All Taxpayers; Insurers Not Eligible For Tax Credit Until 2000				

**COMMUNITY RELATIONS BRANCH**

In January 2004, Commissioner Garamendi reorganized the California Department of Insurance creating the Community Relations Branch to focus resources and expertise on the Emerging Communities Initiative. This initiative is a series of department programs and activities that focus on improving access to and availability of insurance services in low-income communities, with a critical focus on the California Low Cost Automobile Insurance Program (CLCA).

**CALIFORNIA LOW COST AUTOMOBILE INSURANCE PROGRAM (CLCA)**

The CLCA program was established by the Legislature in 1999 to provide an affordable automobile liability insurance policy for low-income good drivers residing in Los Angeles County and the City and County of San Francisco. CLCA program eligibility is limited to good drivers with an annual income that does not exceed 250 percent of the federal poverty level.

The department provides consumer outreach and education for CLCA and the California Automobile Assigned Risk Plan (CAARP) administers the program.

**CLCA 2004 YEAR IN REVIEW****PROGRAM ASSESSMENT**

In the first four months of 2004, the Community Relations Branch conducted a detailed review of all outreach activities undertaken since the inception of the program in 1999, an analysis of compiled program statistics and evaluation of previously conducted qualitative studies. Additionally, input was solicited from the program administrator, the California Automobile Assigned Risk Plan (CAARP), and from insurance producers (agents/brokers) who have participated in the sale of CLCA policies. The purpose of this review was to assess the effectiveness of outreach activities and to evaluate the various strengths and weaknesses of the program.

Components of the assessment included:

- Review of outreach methodologies used since the program's inception
- Analyzed program participation and utilization statistics since October 2000
- Evaluation of applicant disqualifications and denials
- Conducted applicant trend analysis by zip code
- Review of paid and public service advertising
- Evaluated previously conducted qualitative research studies and market analysis

To gain insight into the successes and failures of the program and its marketing, a series of meetings were convened with insurance producers (agents/brokers) experienced in selling CLCA insurance and with producers whose sells and marketing activities focus on low-income and underserved communities. More than 50 producers participated in these meetings, representing the range of agencies types from large multi-agent agencies to independent agents. Additionally, these meetings were ethnically and geographically diverse.

Finally, to ensure the assessment was comprehensive, a series of meetings were held with community groups, labor unions, and faith-based organizations, whose primary mission or services are directed at low-income communities and individuals. These meetings solicited feedback about the program and ideas about methods to efficiently and cost-effectively market the program.

## **ASSESSMENT FINDINGS**

The assessment revealed that previous efforts to promote the program had not been successful. Significant barriers to the success of the program were identified, including several inhibitors to potentially eligible individuals qualifying for the program and numerous operational obstacles that undermine the willingness of insurance producers to promote the program and write CLCA policies.

Among the key findings of the assessment was that from the inception of the program through December 31, 2003 a total of 13,465 applications for CLCA had been received and 9,692 policies had been assigned. Materials that had been developed to promote the program lacked a clear and concise message and did not reflect the cultural awareness and sensitivity necessary to successfully market the program in low-income minority communities.

## **OUTREACH PLAN DEVELOPMENT**

Based on the assessment findings, a new comprehensive grassroots outreach campaign to promote the CLCA program was developed. The campaign focuses on specifically targeting eligible constituencies, in volume, through community-based groups, faith-based organizations, labor unions and other governmental agencies serving low-income communities. It was determined that outreach conducted through groups and organizations that serve low-income communities would yield a larger volume of program eligible consumers than through direct individual outreach efforts.

Meetings were convened with dozens of organizations to develop outreach partnerships for the CLCA program. Plans were developed to promote the program through town-hall-style and informational meetings with these organizations, advertisements in organizational bulletins, inserts in union-member's paychecks and other low-cost means of communication.

The following is a partial list of organizations included in partnership development efforts:

**Faith Based Organizations**

- Baptist Ministers Conference
- Crenshaw Christian Center
- First AME Church of Los Angeles
- United Methodist Church of Hollywood
- West Los Angeles Church of God and Christ

**Community Based Organizations**

- Alliance for Better Community
- Brotherhood Crusade
- Clergy Labor United
- EL RESCATE
- Mexican American Legal Defense and Education Fund
- Mexican American Opportunity Foundation
- Mothers In Action
- Pico Union West Lake Cluster Incorporated
- Salvadoran American Leadership and Educational Fund
- Southern Christian Leadership Conference - Los Angeles

**Labor Organizations**

- Service Employees International Union - Local 99 (Classified School Employees)
- Service Employees International Union - Local 434B (Home Care Workers)
- Service Employees International Union - Local 1877 (Janitors, Security Guards)

Partner Organizations were solicited for a commitment to provide CLCA materials and information to their members, clients and constituents, through direct contact, informational meetings, and through their mailings and newsletters.

**MESSAGE AND MATERIAL DEVELOPMENT**

Utilizing an existing contract the Department of Insurance has with the firm of Ogilvy Public Relations Worldwide, for consumer outreach and education; key written and graphic consumer messages were developed. Message development was based on information obtained in the program assessment and in the various community and producer meetings held.

These messages were tested in focus groups composed of eligible, low-income uninsured drivers including African Americans and both English-native and Spanish-native Latinos. The focus groups were convened in an effort to develop culturally sensitive and relevant consumer messages and materials for the promotion of the program. The focus groups were specifically designed to ensure that all participants were actually eligible for the CLCA program and therefore were accurately representative of targeted constituencies.

In addition to written messaging an array of graphic logos were tested. These logos included official looking seals as well as other graphic representations designed to visually brand the program. The selected logo received an overwhelming positive response after including suggested modifications from the group participants.

Additional testing was done to determine the best type of spokesperson for promoting the program. Overwhelmingly, participants preferred “ordinary people” to celebrities, politicians, or law enforcement officials.

The focus groups revealed two key findings: 1) Every participant clearly understood that driving without insurance was a violation of state law with significant consequences; and, 2) When informed about the availability and cost of CLCA insurance participants demonstrated universal interest and an enthusiastic response.

As a result of participant reaction a simple two sentence message was developed:

“Why risk driving without insurance when you can afford it?”

“You may be able to get insured for as little \$347 per year!”

This message generated a strong and positive reaction in both English and Spanish.

Outreach materials were developed utilizing the newly tested message, including informational brochures, postcards and palm cards.

## **OUTREACH PLAN IMPLEMENTATION**

Implementation of the outreach plan was scheduled to begin in Los Angeles County in August 2004 and the City and County of San Francisco in January 2005.

In August 2004, the Commissioner officially launched the department’s new outreach campaign, incorporating the various elements identified during the assessment, message development and planning phases.

The implementation kick-off included press events and stories featuring CLCA policyholders, producers committed to selling CLCA and organizations representing low-income communities.

The kick-off press coverage generated a significant spike in consumer interest, as evidenced by a dramatic increase in inquiry calls to the CAARP hotline.

Building on the increased public awareness resulting from the press coverage, Community Relations Branch efforts were directed at implementing partnership activities, as previously described.

The Mexican American Opportunity Foundation became the first partner organization to host a town hall meeting showcasing the CLCA program and to make CLCA materials available to their clients. Plans were developed to conduct similar events over the course of the next year with other partner organizations.

Partner organizations were provided with outreach materials to distribute to their members and constituents. Community Relations Branch staff began working with these groups to plan for mailings, newsletter features and advertisements.

Efforts to integrate the CLCA program with other government agencies serving low-income communities were begun, focusing initially on the California Department of Motor Vehicles, the Los Angeles County Department of Public Social Services, and the Housing Authority City of Los Angeles.

#### **INITIAL ACTIVITIES WITH GOVERNMENT AGENCIES INCLUDED:**

##### **DEPARTMENT OF MOTOR VEHICLES**

The DMV has placed CLCA materials in many of its offices in Los Angeles and San Francisco. Additionally DMV staff have been trained to refer inquiring consumers to the CAARP Hotline for further information on the program.

##### **LOS ANGELES COUNTY DEPARTMENT OF PUBLIC SOCIAL SERVICE**

A partnership was formed with LA-DPSS to coordinate the distribution of CLCA outreach materials through their 42 district offices. Community Relations Branch Staff attended LA-DPSS's regional directors meeting, to educate district office directors on the CLCA program and its benefits for their clientele. Subsequently, Community Relations Branch staff were invited to attend regional meetings to train frontline DPSS staff on the CLCA program, as well as to participate in monthly Community Information meetings.

##### **HOUSING AUTHORITY CITY OF LOS ANGELES**

Community Relations Branch staff participated in quarterly tenant's informational meetings, providing tenants with informational material and an overview of the program. The Housing Authority has invited Community Relations Branch staff to participate in future outreach opportunities.

##### **COMMUNITY-BASED AND ETHNIC-SPECIALTY ADVERTISING CAMPAIGN**

Based on input from the focus groups and various partner meetings it was decided that the selective use of community-based and ethnic-specialty media for advertising and promotion would serve to amplify grassroots outreach efforts and promote consumer awareness of the program.

With the assistance of Ogilvy Public Relations Worldwide an evaluation of Community-based and ethnic-specialty media outlets was conducted.

The advertising targets selected, focused on reaching low-income individuals in a broad spectrum of communities across Los Angeles. A decision was made to exclude Asian Pacific Islander American (APIA) publications in the

initial advertising buy, but rather to launch the campaign in the APIA community in 2005. This decision was predicated on the need to do additional community-specific research and was timed to launch simultaneous to the 2005 San Francisco kick-off.

An initial selection of advertising purchases was made taking into account the targeted market and limited resources available. Advertising was purchase for the period from September 2004 through December 2004 in the following publications:

- IN Los Angeles Magazine
- La Opinion
- LA Sentinel
- The Recycler
- Revista Adelante

CAARP was requested to collect statistics on referral sources for inquiry calls received on the hotline, to permit evaluation of advertising effectiveness.

## **PRODUCER OUTREACH**

The initial program assessment made clear that producer participation and cooperation was vital to the success of the program. Continuing the outreach begun in the assessment phase, meetings were held with a variety of producers servicing low-income communities, as well as with selected producer trade associations.

The purpose of these meetings was to raise producer awareness about the CLCA program, to solicit feedback about their experiences with CLCA and to solicit additional ideas on program marketing. A standardized needs assessment tool was created to gather producer input and feedback.

The producers were quite emphatic that the lengthy application process, extraordinary paperwork burden and numerous bureaucratic hurdles, combined with the low commission rate, were serious disincentives to producers who might otherwise sell and promote CLCA.

As a result of the producer meetings a commitment was made to investigate various changes to the program designed to reduce barriers to producer participation.

## **OPERATIONAL IMPROVEMENTS**

CRB staff, in consultation with CDI Legal Affairs, and CAARP met to discuss the feedback obtained from producers. Issues, problems and proposed solutions identified through the producer meetings were categorized as desirable or undesirable and those deemed desirable were further categorized by type of authority necessary for implementation.

Key issues identified by producers, that could be resolved without legislative or statutory changes, centered on the application process. The following operational changes were implemented in November 2004:

- **On-line application** - This change reduces the time required to complete the application as well as the associated paperwork burden.

- **On-line binding authority** - This function allows producers to obtain on-line binding authority, a policy binding number and effective date, thereby providing clear evidence of binding.
- **DMV driving record verification** - Although implemented using an interim solution involving CAARP this feature allows producers to verify in real time an applicants qualification as a “good driver.” Previously, producers would spend extended periods of time on the application process, only to determine days later that the applicant did not meet the good driver standard.

The Commissioner communicated with all CAARP certified producers in targeted areas about the renewed focus on CLCA and the newly implemented operational changes designed to reduce barriers to producer participation.

Additional barriers that require statutory changes were introduced in December 2004 by Senator Martha Escutia (SB 20). This legislation is discussed further below.

### **PROPOSED STATUTORY CHANGES**

Based on information gleaned from the CLCA program assessment, the findings of the producer needs assessment, CAARP recommendations and input from Community Based Organizations and other interested parties, a legislative proposal was developed by the Department and introduced by Senator Martha Escutia (SB 20) in December 2004.

Additional barriers that were identified require statutory changes and have been introduced as legislation by Senator Martha Escutia (SB 20). This legislation modifies certain qualification requirements, eliminates the program sunset date and expands the geographic availability of the program.

THE KEY COMPONENTS OF THE PROPOSED LEGISLATION ARE AS FOLLOWS:

#### **EXPAND PROGRAM SUNSET DATE**

The CLCA program is currently scheduled to sunset on January 1, 2007. The program has proved that it can pay for itself, and does not require subsidy from other policyholders, the government, or insurance companies. The circumstances that created the need for this program have not changed. Financial responsibility laws are still in effect, the state still has a large population of uninsured drivers, and our low-income consumers are still unable to afford standard insurance premiums. Elimination of the planned sunset will continue to make this much-needed program available to California’s low-income consumers.

#### **EXPAND PROGRAM TO ADDITIONAL COUNTIES**

The need to expand the low-cost automobile insurance program into additional targeted counties is quantified by three indicators: number of inquiries to the California Automobile Assigned Risk Plan (CAARP), uninsured vehicle rate, and income data.

The data analyzed indicates that the following six counties have a demonstrated need for the low-cost automobile insurance program. Each of the recommended Counties includes low-income communities, with a high percentage of both uninsured vehicles and population living below the poverty level, with a demonstrated interest in access to the program.



*COUNTY	**NUMBER OF UNINSURED VEHICLES	PERCENTAGE RATE OF UNINSURED MOTORISTS	***PERCENTAGE OF POPULATION BELOW POVERTY
Orange	200,056	10.29	10.3
San Bernardino	105,482	10.38	15.8
Alameda	121,434	12.27	11.0
Riverside	87,097	9.37	14.2
San Diego	165,016	8.72	12.4
Fresno	77,933	17.27	22.9

### ELIMINATE MAXIMUM NUMBER OF POLICIES PER HOUSEHOLD

Currently, only two low-cost automobile insurance policies are permitted per household. Many low-income California households are multi-generational. These households consist of working parents and a third generation providing child and/or elder care. These households may have more than two vehicles, which would make them ineligible for the program, and leave them with unmet insurance needs.

### ELIMINATE MAXIMUM VEHICLE VALUE

Existing law sets the vehicle value threshold for program eligibility at \$12,000 at the time of purchase. Because the low-cost automobile insurance policy is liability only, and does not provide collision coverage, the vehicle value is not relevant and should be eliminated.

### PERFORMANCE MEASURES AND STATISTICS

#### PROGRAM PERFORMANCE FOLLOWING AUGUST 2004 OUTREACH CAMPAIGN KICK-OFF

- Generated 8,792 new inquiries – compared to 3756 in the previous five months
- Averaged 1,758 new inquiries per month – compared to an average of 751 per month for the previous five months
- Assigned 3,337 new applications compared to the prior months
- Approved 83% of new applications received, compared to 77% in 2003
- Assigned applications in 84 additional low-income zip codes where no policies had previously been assigned

#### 2004 CALENDAR YEAR PROGRAM STATISTICS

- Generated 14,534 new inquiries

\* Listed in order of highest demand determined by the volume of inquiries received by CAARP without direct target marketing. Current program does not market to these counties. These calls must be attributed to spillover media or word of mouth.

\*\* Source: The California Department of Insurance website - Estimated Rate of Uninsured Motorist Report 2000.

\*\*\* This is the percentage of the population below the federal poverty level. Income eligibility for CLCA is 250 percent of the Federal Poverty Level. Source: 2000 Federal Census.

- Received 8,767 applications
- Assigned 7,202 policies
- Achieved a 27% increase in policies assigned compared to 2003 performance
- 85.4% of program policy assignments were for applicants who were uninsured at the time of application

#### PROGRAM STATISTICS SINCE INCEPTION

- 16,893 policies assigned since program inception through 12/31/04
- Over 9,000 policies currently in force
- Renewal rate approximately 55%
- 85% of policyholder's annual income is less than \$20,000
- The greatest number of policyholders are in the 40-59 age group
- Fewer than 5% of policies sold are to unmarried males ages 19-25
- 36% of policyholders also purchase uninsured motorists coverage
- 19% purchase both uninsured motorists and medical payment coverage

#### CONCLUSION

The Commissioner is committed to the success of the California Low Cost Automobile Insurance Program and believes the activities implemented in 2004 show great promise for its future success and for a significant reduction in the number of uninsured drivers on the roads of Los Angeles County and the City and County of San Francisco as a result of full implementation of the CLCA outreach program.

The department will continue the overall grassroots outreach campaign as implemented in 2004, while expanding efforts with those partners and techniques proven to be most effective. The department expects to further raise consumer awareness and increase the volume of CLCA insurance policies assigned through the employment of the outreach elements described in our 2005 Outreach Plan.

The California Department of Insurance is committed to making the California Low Cost Automobile Insurance program the best of its kind in the nation.



## *Rate Regulation Branch*

The Rate Regulation Branch (RRB) analyzes filings submitted by property and casualty insurers and other insurance organizations under California's prior approval statutes for most property and casualty lines of business. In addition, the RRB analyzes filings submitted by property and casualty insurers and other insurance organizations under California's file and use statutes for a limited number of property and casualty lines of business. The passage of Proposition 103 in 1988 required the RRB to begin reviewing rates for most property and casualty lines of business before property and casualty companies could use them. This process, mandated by the California Insurance Code (CIC) Section 1861.05, requires the RRB to ensure that the rates contained in an insurer's filing are not excessive, inadequate or unfairly discriminatory prior to those rates being approved for use by the insurer.

**RATE FILING BUREAUS**

The Rate Regulation Branch has five (5) filing bureaus (two in San Francisco and three in Los Angeles) that receive and review filings from eight hundred thirty six (836) property and casualty companies in the state. The Intake Unit in the San Francisco office is responsible for processing all filing applications except for Workers Compensation and Title companies and providing copies of all filings to the Public Viewing Rooms maintained in San Francisco and Los Angeles for public access.

In conjunction with the National Association of Insurance Commissioners (NAIC), Rate Regulation is continuing its participation in the System for Electronic Rate and Form Filings (SERFF) project. This system is designed to enable companies to send and states to receive, comment on, approve or reject insurance industry rate and form filings. The electronic aspects of this project will help increase the efficiency and facilitate communication between the Rate Filing Bureaus and insurers. The percentage of filings received via SERFF continues to increase each year. During 2004, the percentage of total filings received through SERFF increased from five percent (5%) to eighteen percent (18%).

In addition to prior approval filing applications, the Rate Filing Bureaus are responsible for the review of other required filings as follows:

**Private Passenger Auto Class Plans** - California Department of Insurance regulations require all insurance companies writing private passenger automobile insurance to submit a Classification Plan (Class Plans). Class Plans provide the Department with the rating methodology each company will develop or adopt in order to comply with the provisions of Proposition 103 that mandates the use of certain specific rating factors.

**Advisory Organizations** - California Insurance Code Section 1855.5 requires that all policy or bond forms intended for use members of an advisory organization must first be filed with the Commissioner for review and approval prior to being used by member insurance companies.

**Workers Compensation** - In 1993 and 1994, the workers compensation minimum rate law was replaced with a competitive rating system which took effect in 1995. Under the competitive rating law, codified in California Insurance Code Section 11735, insurers are free to develop their own rates based on advisory pure premiums (loss costs) and company developed loss cost multipliers. However, all company rates, rating plans, and rating rules must be filed with the Rate Regulation Branch prior to use. In 2004, six hundred one (601) workers' compensation rate filings were reviewed.

**Title Insurance** - California Insurance Code Section 12401.1 requires title insurers and underwritten title companies to file their title and escrow rates with the Department prior to their use. In 2004, ninety-three (93) title insurance rate filings were reviewed.

## TYPES OF FILINGS RECEIVED DURING 2003

Private Passenger Automobile . . . . .	648
Homeowner. . . . .	224
Other Personal Lines Products . . . . .	155
Title . . . . .	93
Workers' Compensation . . . . .	601
Medical Malpractice . . . . .	51
Other Commercial Lines Products . . . . .	5932
<b>Total . . . . .</b>	<b>7704</b>

In addition, approximately 22,730 filings were inspected in the Public Viewing Rooms in Los Angeles and San Francisco.

**RATE SPECIALIST BUREAU (RSB)**

The Rate Specialist Bureau (RSB) provides technical advice and support to the Commissioner, executive staff, and other CDI Branch Managers with regard to underwriting, rating, profitability, and rate-of-return issues. In October 2004, RSB was transferred from the Rate Regulation Branch to the Policy Planning Branch. With this strategy, RSB's duties and responsibilities have expanded from the previous property and casualty areas to all lines of insurance. The following is a list of the projects and duties handled in 2004.

1. During 2004, RSB continued to participate in the Prior Approval Working Group with regard to the preparation of key rate components for the prior-approval regulations. In support of these regulations, RSB promulgated supporting data and reports that were used by the CDI and the rate analysts in the review of rate filings for Proposition 103 lines of insurance. Report topics include: Efficiency Standards; Loss Development Factors; Leverage Factors by line; Reserve-to-Earned premiums; industry Rate-of>Returns; Credibility standards analysis; Projected Yields; Investment Income; CPI Index for expense trend factors; the Federal Income Tax; California and Countrywide Profitability; and Risk Based Capital.
2. RSB continued to compile the California Market Share Reports for the Property & Casualty insurance industry. Starting in 2004, RSB began to compile the market share report for Life & Annuity insurance and for the Title insurance industry. RSB also compiled: a Directory of all California licensed insurers and their Annual Statement state page data; summaries of the Investment Schedules for California licensed P&C insurers; and the Supplemental Executive Compensation Exhibits data.
3. RSB participated in the CDI's Workers' Compensation Task Force. RSB also completed various projects in relation to workers' compensation insurance such as producing the insurers' quarterly solvency reports, preparing market share reports and historical premium, loss and dividend comparisons, and compiling the Workers' Compensation Insurance Rate Comparison for CDI's website.

4. RSB continued to collect the loss and experience data of credit property and credit unemployment insurance pursuant to (CIC §779.36, amended by Statute 199, Chapter 413, Section 1). The Credit Property and Credit Unemployment Insurance Experience data call was updated to reflect 2002 to 2004 experience. The submission due date for this report is July 1, 2005.
5. RSB promulgated the Proposition 103 Administration Fees for property & casualty companies, and the workers' compensation filing fee charges for the Accounting Division.
6. RSB collected, compiled, and analyzed data as required by various sections of the California Insurance Code (i.e. child care liability, medical & legal professional liability, credit property & credit unemployment insurance). The due date for the Child Care Report is May 1; the due date for the Legal and Medical Professional Liability Reports and the Credit reports is July 1.
7. RSB continued to collect and compile earthquake probable maximum loss (PML) data via the annual data calls which are due by June 30 from primary carriers and August 31 from reinsurers. An updated "California Earthquake Zoning and Probable Maximum Loss Evaluation Program" report for 2002 and 2003 will be completed/ released in 2005. In 2004, RSB assumed the collection and compilation of the annual Earthquake Premium & Policy Count data call from the Statistical Analysis Division (SAD).
8. Beginning in November 2004, RSB assisted SAD in the review and compilation of their private passenger motor vehicle physical damage data call.
9. During 2004, RSB continued to work with the State Controller's staff with regard to the unclaimed Proposition 103 rollbacks that were escheated to their office. RSB provided information and clarification with regard to the rollbacks. To date, all rollback cases have been settled, except for one rollback settlement that is being contested and is awaiting the courts' decision. Total refunds, including interest from 1991 to December 2003, for 149 companies/groups, amounted to approximately \$1.43 billion.
10. RSB continued to review Insurance Services Office (ISO) and National Association of Independent Insurers (NAII) submitted Fast Track data, and promulgated private passenger automobile and homeowners' insurance trend factors. RSB also compiled the commercial line fast track historical data, and was involved in other rate component determination research.
11. RSB acted as liaison to the Workers' Compensation Insurance Rating Bureau (WCIRB), attending the WCIRB's Classification & Rating Committee meetings. RSB also participated in the California FAIR Plan's rating and underwriting appeals proceedings and attended its Governing Committee meetings.

RSB is also responsible for reporting data under the following California Insurance Code (CIC) Sections:

CIC §674.5 & §674.6:	Companies Ceasing to Offer a Particular Line of Coverage
CIC §1857.9:	Special Data Call on Classes of Insurance Designated by the Insurance Commissioner as Unavailable or Unaffordable in California

CIC §1864:	Child Care Liability Insurance
CIC §11555.2:	Malpractice Insurance – Dental, Medical, and Legal
CIC §12963:	Public Entity Liability Insurance

#### **CIC §674.5: COMPANIES CEASING TO OFFER A PARTICULAR LINE OF COVERAGE & §674.6**

Under CIC §674.5, an insurer ceasing to offer any particular class of commercial liability insurance must provide prior notification of its intent to the commissioner. Likewise, under CIC §674.6, an insurer offering policies of commercial liability and most types of property/casualty insurance, must provide prior notification to the commissioner of its intent to withdraw wholly or substantially from the specified line of insurance. The following is the list of notifications that the Department received:

#### **PRIOR WITHDRAWAL & CEASE-WRITING NOTICES RECEIVED BY THE INSURANCE COMMISSIONER DURING 2004**

Company Name	Grp No.	Group Name	Request Date	Effective Date	Proposed Action by Company
First Financial Insurance Company	479	IFG Company	01/13/2004		Cease offering certain classes of commercial general liability insurance.
Michigan Millers Mutual Insurance Company	0	Michigan Millers Mutual Ins. Co.	01/22/2004	05/01/2004	Withdraw from writing mobile homeowners insurance.
Trinity Universal Insurance Company	215	Unitrin Group	02/10/2004	04/10/2004	Withdraw Private Passenger Auto Program, due to the overlap & similarities of PPA programs offered by Financial Indemnity Co. and Trinity Universal Insurance Co.
Triumphe Casualty Company	1338	Triumphe Holding Grp	03/03/2004	03/31/2004	Stop underwriting new insurance business.
Atlantic Mutual Insurance Company	24	Atlantic Company	03/04/2004	05/04/2004	Discontinue writing commercial lines property & casualty business.
Financial Indemnity Company	215	Unitrin Group	03/22/2004	05/22/2004	Discontinue writing new Motor Club Group and Restricted Program.
Transcontinental Insurance Company	218	CNA Ins. Grp.	04/09/2004		Withdraw Mobile Home Park Program.
Continental Casualty Company	218	CNA Ins. Grp.	04/09/2004		Withdraw Mobile Home Park Program.
Mutual Service Casualty Insurance Company	50	Country Co.	04/16/2004	06/15/2004	Withdraw from the following lines of business: 1) Snowmobiles, golf carts, all terrain vehicles; 2) Boats; 3) Dwelling Fire; 4) Homeowners; & 5) Personal Umbrella.
Everest National Insurance Company	1120	Everest Reins Holding Inc.	04/23/2004		Withdrawal of the Personal Auto Program Commodore. This program has no active business.
Hudson Insurance Company	158	Fairfax Financial	04/26/2004	07/01/2004	Discontinue writing Employment Practices Liability Insurance.
Stonington Insurance Company	1331	Glencoe Holdings Inc.	04/30/2004	07/01/2004	Termination by mutual agreement of the agency agreement between Aerospace Ins. Managers & Stonington Ins. Co. (SIC) may result in the substantial withdrawal from the aircraft line by SIC.
National Farmers Union Property & Casualty Company	1129	White Mountain Group	06/14/2004	09/01/2004	Stop writing workers' compensation insurance.
American International Insurance Company of California	12	AIG	08/04/2004	10/04/2004	Withdraw substantially from the homeowners insurance market. AIG has arranged for alternative coverage with members companies of the Homesite Insurance Group, (non-AIG affiliated).

Company Name	Grp No.	Group Name	Request Date	Effective Date	Proposed Action by Company
AIU Insurance Company	12	AIG	08/04/2004	10/04/2004	Withdraw substantially from the homeowners insurance market. AIG has arranged for alternative coverage with members companies of the Homesite Insurance Group, (non-AIG affiliated) .
AIG Centennial Insurance Company	12	AIG	08/04/2004	10/04/2004	Withdraw substantially from the homeowners insurance market. AIG has arranged for alternative coverage with members companies of the Homesite Insurance Group, (non-AIG affiliated) .
Horace Mann Insurance Company	300	Horace Mann Group	09/02/2004	10/01/2004	Discontinue writing mobile home-owners, trailer & motorhome policies.
Horace Mann Property Casualty Insurance Company	300	Horace Mann Group	09/02/2004	10/01/2004	Discontinue writing mobile home- owners, trailer & motorhome policies.
Northwest Physicians Mutual Insurance Company	0	Northwest Physicians Mutual Insurance Company	09/20/2004	01/01/2005	Withdraw substantially from professional liability insurance (medical malpractice) by non-renewing 50% to 100% of California policies at the 2005 expiration dates.
Clarendon National Insurance Company	517	Hannover Group	09/27/2004		Non-renew Homeowners policies issued by Clarendon through their General Agent (Arrowhead General Ins. Agency). Arrowhead has started a new relationship with Balboa. Arrowhead & Balboa will offer the Clarendon policyholders coverage through Balboa.
Philadelphia Indemnity Insurance Company	677	Maguire Corp. Group	10/25/2004	02/01/2005	Non-renew Mobile Homeowners policies. Philadelphia Indemnity Ins. Co. has reached an agreement with American Modern whereby American Modern will issue renewal to each of the affected insureds.
Mutual Service Casualty Insurance Company	50	Country Co.	10/25/2004	01/03/2005	Withdraw from the following lines of business: Apartment Owners Pkg., BusinessOwners Package, Artisans (Contractors), Commercial Auto (monoline), Commercial General Liability (monoline), Commercial Property (monoline), Commercial Package Policy (other than Multi Pac), Commercial Umbrella, Commercial Inland Marine (monoline), Multipac (Package Policy)
Indemnity Insurance Company of North America	626	ACE LTD.	11/30/2004	01/30/2005	Discontinue writing nonstandard auto, collector auto, motorcycle, and recreational vehicle insurance.
ACE American Insurance Company	626	ACE LTD.	11/30/2004	01/30/2005	Discontinue writing nonstandard auto, collector auto, motorcycle, and recreational vehicle insurance.

**CIC §1857.9: SPECIAL DATA CALL ON CLASSES OF INSURANCE DESIGNATED BY THE COMMISSIONER AS UNAVAILABLE OR UNAFFORDABLE IN CALIFORNIA**

The Insurance Commissioner did not designate any classes of insurance in 2004.

**CIC §1864: CHILD CARE LIABILITY INSURANCE**

Section 1864 was added to the Insurance Code as of January 1, 1986. This section requires that on or before May 1 of each year, each insurer engaged in writing child care liability insurance in California submits a report of its child care liability premium and loss experience for the preceding calendar year. A call for the prescribed statistics is sent to all insurers licensed to transact liability insurance in California, and the reports are categorized by licensed Family Day Care (FDC) Homes and licensed Child Care (CC) Centers. FDC Home business is further broken



into Small FDC Homes (licensed for 1 to 6 children) and Large FDC Homes (licensed for 7 to 12 children). The following is aggregate summary of the data submitted for calendar years 2003 and 2004.

For calendar year 2004, 27 property-casualty companies/groups admitted to do business in California submitted data under CIC §1864 requirements. Fifteen (15) of these insurers submitted data for FDC Homes insured either on a separate liability policy or as an endorsement to the homeowners' policy. Twenty (20) insurers submitted data for licensed CC Centers.

#### POLICY WRITING ACTIVITY FOR FAMILY DAY CARE HOMES

Of the 15 companies/groups reporting data for FDC Homes in 2004, only 5 insurers had direct written premium exceeding \$100,000. These 5 insurers provided coverage for 12,852 FDC Home providers, approximately 94.11% of all the FDC business insured. Of these 15 insurers: 4 carriers insured from 0 to 10 providers each; 5 carriers insured between 11 and 100 providers each; 0 carrier insured between 101 to 450 providers; and 6 carriers insured over 450 providers each.

#### INSURERS REPORTING DATA FOR FAMILY DAY CARE FDC HOMES: PART 1

Range: Insured Count	# of Companies Writing		# of FDC Homes (Providers) Insured		% of Total
	2003	2004	2003	2004	
From 0 - 10 providers	6	4	21	17	0.12%
From 11 - 100 providers	4	5	77	149	1.09%
From 100 - 450 providers	1	0	152	0	0.00%
Over 450 providers	5	6	13,245	13,490	98.78%
<b>TOTAL</b>	<b>16</b>	<b>15</b>	<b>13,495</b>	<b>13,656</b>	<b>100.00%</b>

#### INSURERS REPORTING DATA FOR FAMILY DAY CARE (FDC) HOMES: PART 2

Calendar Year:	Cos. Writing		# of FDC Homes (Providers) Insured			
	2003	2004	2003		2004	
<b>Small FDC Homes (1-6 children)</b>	13	13	8,983	66.57%	8,546	62.58%
<b>Large FDC Homes (7-12 children)</b>	4	6	4,512	33.43%	5,110	37.42%
<b>Total Insurers Providing Coverage</b>	<b>16</b>	<b>15</b>	<b>13,495</b>	<b>100.00%</b>	<b>13,656</b>	<b>100.00%</b>

Of the 15 insurers that wrote child care liability insurance for FDC Homes in 2004, 13 insurers wrote coverage for Small FDC Homes (licensed for 1 to 6 children) and 6 insurers wrote coverage for Large FDC Homes (licensed for 7 to 12 children). Of the 13 insurers reporting data for Small FDC Homes, 3 insurers had direct written premium exceeding \$100,000; they insured approximately 90.23% of the Small FDC Homes. Of the 6 insurers reporting child care liability insurance data for Large FDC Homes, 2 insurers had direct written premium exceeding \$100,000; insuring about 98.45% of the Large FDC Homes.

### Policy Writing Activity For Child Care Centers

Of the 20 companies/groups which submitted data for licensed Child Care Centers in 2004, 11 insurers had direct written premium exceeding \$100,000. These 11 carriers insured approximately 94.10% of the CC Center business.

Of the 20 insurers submitting data: 6 carriers insured from 0 to 10 CC Centers each; 3 carriers insured between 11 and 50 Centers each; 4 carriers insured between 51 and 200 Centers; and 7 insurers wrote more than 200 CC Centers in 2003.

### INSURERS REPORTING DATA FOR CHILD CARE (CC) CENTERS — 2004

Range: Insured Count	# of Cos. Writing		# of Child Care Centers (Providers) Insured			
	2003	2004	~~ 2003 ~~		~~ 2004 ~~	
From 0 - 10	4	6	9	0.26%	15	0.42%
From 11 - 50	5	3	116	3.34%	107	3.02%
From 51 - 200	5	4	714	20.55%	523	14.77%
201+ providers	6	7	2,636	75.86%	2,897	81.79%
<b>TOTAL</b>	<b>20</b>	<b>20</b>	<b>3,475</b>	<b>100.00%</b>	<b>3,542</b>	<b>100.00%</b>

### INSURERS' ACTIVITY IN 2004

From the information provided for calendar year 2004, there was a slight increase in the total number of child care providers insured, even though number of policies in-force at the end of the year for both FDC Homes and CC Centers decreased. The number of carriers reporting data for 2004 decreased from that in the previous year; however, the majority of the coverage being written in California is still being provided by the same handful of insurers particularly with regard to FDC Homes. The following exhibits were developed from the data provided by the insurers in their filing under CIC §1864.

Exhibit I compares how the volume of business written changed from the end of 2003 to the end of 2004. Exhibit II is a summary of the different types of policy limits and coverage which the companies offered during 2004. Exhibit III lists the insurers that reported data for calendar year 2003 and 2004.

### EXHIBIT I: COMPARISON OF INSURERS' PARTICIPATION IN THE CHILD CARE LIABILITY INSURANCE MARKET

Calendar Year:	Family Day Care (FDC) Homes		Child Care (CC) Centers	
	2003	2004	2003	2004
# of Insurers Reporting Data	16	15	20	20
# of Policies In-Force at Beginning of Year	12,494	12,654	3,506	3,351
# of Policies In-Force at End of Year	12,548	11,466	3,550	3,115
Change in # Policies In-Force at End of Year	-0.43%	-9.39%	1.25%	-7.04%
# Insurers with Zero (0) Policies In-Force at End of Year	0	1	0	1

**EXHIBIT II: BREAKDOWN OF FORM AND COVERAGE TYPES WRITTEN DURING 2003 & 2004**

FAMILY DAY CARE HOMES (Licensed for 1-6 or 7-12 children):

16 insurers reported data for 2003; 15 insurers reported data for calendar year 2004

<b>Family Day Care Homes:</b>	<b># of Companies Writing</b>	
<b>FORM TYPE:</b>	<b>2003</b>	<b>2004</b>
Occurrence Policy	15	13
Claims-Made Policy	1	1
Both Occurrence & Claims-Made Policy	0	0
Not Specified	0	1

<b>Family Day Care Homes:</b>	<b># of Companies Writing</b>	
<b>COVERAGE/LIMITS:</b>	<b>2003</b>	<b>2004</b>
100K/300K limit, OL&T	2	0
300K CSL, OL&T	0	0
Endorsement to Homeowners Policy	8	7
Both Liability Policies & HO Endorsement	0	0
From 100K/100K to 500K/500K	0	1
Up to \$1 Million + CSL	5	6
Various Limits (from 100K to 500K CSL)	1	1

CHILD CARE CENTERS (Licensed for 13+ children):

20 insurers reported data for 2003; 20 insurers reported data for calendar year 2004

<b>Child Care Centers:</b>	<b># of Companies Writing</b>	
<b>FORM TYPE:</b>	<b>2003</b>	<b>2004</b>
Occurrence Policy	17	17
Claims-Made Policy	1	1
Both Occurrence & Claims-Made	2	2

<b>Child Care Centers:</b>	<b># of Companies Writing</b>	
<b>COVERAGE/LIMITS:</b>	<b>2003</b>	<b>2004</b>
100K/300K limit, OL&T	2	1
300K CSL, OL&T	0	1
Various Limits (below \$1 Million)	1	2
Various Limits (up to & above \$1 Mil+ CSL)	17	15
Various - Not Specified	0	1

**EXHIBIT III: INSURERS REPORTING CHILD CARE DATA FOR CALENDAR YEAR 2003 VS. 2004  
PER CIC §1864**

CALENDAR YEAR	2003		2004		Notes	Policy Type
INSURERS REPORTING	FDC Home	CC Center	FDC Home	CC Center		
Allstate Insurance Group	X	—	X	—		OC
American Equity Specialty Ins Co	—	X	—	—		OC
American Alternative Insurance Corp	—	X	—	X		OC
California Casualty Insurance Cos.	X	—	X	—		OC
Church Mutual Insurance Co.	—	X	X	X		OC
Country Ins & Financial Service	X	—	X	—		
Empire Fire & Marine Ins. Co.	X	—	—	—		OC
Farmers Insurance Group	X	—	X	—		OC
Fireman’s Fund Insurance Cos.	—	X	—	X		CL/OC
Grange Insurance Group	X	—	X	—		OC
Great American Insurance Group	—	X	—	X		CL/OC
Great Divide Insurance Co.	—	X	—	X		OC
GuideOne Insurance Group	—	X	X	X		OC
Markel Insurance Co.	X	X	X	X		OC
Mitsui Sumitomo Ins. Co.	—	X	—	X		OC
Mitsui Sumitomo Ins. Co. USA Inc.	—	—	—	X		OC
National Casualty Company	X	—	—	—		OC
Pacific Property & Casualty Co.	X	—	X	—		OC
Penn-America Ins. Co.	X	X	X	X		OC
Philadelphia Indemnity Ins. Co.	—	X	—	X		OC
Riverport Insurance Co. of CA	—	X	—	X		OC
SAFECO Insurance Group	X	X	X	X		CL
State Farm Insurance Cos.	X	X	X	X		OC
St. Paul Travelers Group	X	X	—	X	*1	OC
St. Paul Travelers Company	—	X	—	X	*2	OC
Stonington Insurance Co.	X	X	X	X		OC
TIG Insurance Group	—	X	—	X		OC
TOPA Insurance Company	X	X	X	X		OC
Unigard Insurance Group	X	—	X	—		OC
Zurich American Ins. Group	—	X	—	X		OC
# of Insurers Submitting Data	16	20	15	20		
Total # of Insurers Submitting Data	29		27			

\*1: St. Paul Travelers Group was formerly St. Paul Insurance Group, before its merger with Travelers Group.

\*2: St. Paul Travelers Company was formerly Travelers Property and Casualty Group  
-- the two groups filed separately.

**ANALYSIS OF SUBMITTED STATISTICS****EXHIBIT IV:****CALIFORNIA CHILD CARE PROVIDERS LIABILITY INSURANCE REPORT FOR ALL FAMILY DAY CARE (FDC) HOMES AND CHILD CARE CENTERS (CCC)****Premium and Loss Experience**

For calendar year 2004, the total premium written for FDC Homes was \$3,368,139 (up from \$3,188,139 in 2003). The total premium earned also increased, from \$3,212,618 in 2003 to \$3,406,273 in 2004. Losses incurred decreased from \$1,260,443 in 2003 to \$1,142,929 in 2004. The total losses incurred plus loss adjustment expense (LAE) for FDC Homes was \$1,635,374 in 2004 (as compared to \$1,660,859 in 2003); resulting in a combined Loss + LAE ratio of 48.01% for 2004 (as compared to 51.70% for 2003).

The total premium written for CC Centers in calendar year 2004 was \$5,493,683 (down from \$6,277,669 in 2003). Total premium earned also decreased from \$6,103,478 in 2003 to \$5,381,719 in 2004. Losses incurred increased from \$4,033,230 in 2003 to \$5,277,397 in 2004. The total losses incurred plus LAE was \$5,721,552 in 2004 (as compared to \$5,823,589 in 2003); resulting in a combined Loss + LAE ratio of 106.31% for 2004 (as compared to 95.41% for 2003).

**Net Income**

Based on the submitted data, the overall experience for child care liability insurance declined, despite the improvement in the FDC Homes experience. For calendar year 2004, there was a net underwriting gain of \$696,649 for FDC Homes and a net “loss” of \$1,995,141 for CC Centers. For calendar year 2003, there was a net underwriting gain of \$607,744 for FDC Homes and a net “loss” of \$1,501,076 for CC Centers. The combined net income/(loss) after investment income generated a net gain of \$872,098 for FDC Homes and a net “loss” of \$1,728,577 for CC Centers in 2004. For 2003, the combined net income/(loss) after investment income generated a net gain of \$759,551 for FDC Homes and a net “loss” of \$252,035 for CC Centers in 2003.

Overall, the experience for calendar year 2004 showed that the combined net underwriting gain/(loss) for all FDC Homes and CC Centers dropped from a net “loss” of \$893,332 in 2003 to a net “loss” of \$1,298,492. The combined net income after investment for FDC Homes and CC Centers combined decreased from a net gain of \$507,516 in 2003 to a combined net “loss” of \$856,479 for 2004.

**EXHIBIT IV:**

CALIFORNIA CHILD CARE PROVIDERS LIABILITY INSURANCE REPORT (CIC SEC. 1864) LICENSED FAMILY DAY CARE HOMES (FDC) AND CHILD CARE CENTERS (CCC)

	<b>FAMILY DAY CARE HOMES</b>		<b>CHILD CARE CENTERS</b>		<b>COMBINED DATA</b>	
	Licnsd for 1-6 or 7-12 Chldrn		Licensed: 13 or more Children		FDC Homes & CC Centers	
<b>CALENDAR YEAR</b>	<b>2003</b>	<b>2004</b>	<b>2003</b>	<b>2004</b>	<b>2003</b>	<b>2004</b>
# Insurers Reporting Data	16	15	20	20	29	27
1) Premiums Earned	\$3,212,618	\$3,406,273	\$6,103,478	\$5,381,719	\$9,316,096	\$8,787,992
2) Premiums Written	\$3,188,139	\$3,368,139	\$6,277,669	\$5,493,683	\$9,465,808	\$8,861,822
<b>NUMBER OF CLAIMS:</b>						
3) Outstanding at Beginning of Year	75	80	114	120	189	200
4) New - During Reporting Period	48	67	446	111	494	178
5) Closed During Reporting Period	37	52	270	118	307	170
6) Outstanding at End of Year	86	95	290	113	376	208
7) Total Losses Incurred	\$1,260,443	\$1,142,929	\$4,033,230	\$5,277,397	\$5,293,673	\$6,420,326
8) Loss Ratio (7)/(1)	39.23%	33.55%	66.08%	98.06%	56.82%	73.06%
9) Loss Adjustment Exps (LAE)	\$400,416	\$492,445	\$1,790,359	\$444,155	\$2,190,775	\$936,600
10) Total Losses Incurred + LAE	\$1,660,859	\$1,635,374	\$5,823,589	\$5,721,552	\$7,484,448	\$7,356,926
11) Loss & LAE Ratio (10)/(1)	51.70%	48.01%	95.41%	106.31%	80.34%	83.72%
<b>NUMBER OF POLICIES:</b>						
12) In-Force at Beginning of Year	12,494	12,654	3,506	3,351	16,000	16,005
13) Written During the Year	5,745	5,756	1,459*2	977	7,204	6,733
14) Cancelled During the Year	942	1,012	410	284	1,352	1,296
15) NonRenewed During the Year	4,749	5,932	1,005	929	5,754	6,861
<b>16) In-Force at End of Year</b>	<b>12,548</b>	<b>11,466</b>	<b>3,550</b>	<b>3,115</b>	<b>16,098</b>	<b>14,581</b>
<b>17) ALLOCATION OF EXPENSES:</b>						
A. Commissions	\$597,254	\$672,844	\$1,021,579	\$1,021,986	\$1,618,833	\$1,694,830
B. Other Acquisition Costs	\$134,070	\$142,372	\$309,455	\$231,398	\$443,525	\$373,770
C. General Expenses	\$122,192	\$160,221	\$263,176	\$256,140	\$385,368	\$416,361
D. Taxes, Licenses, Fees	\$90,499	\$98,813	\$186,755	\$145,784	\$277,254	\$244,597
<b>18) Total Underwriting Expenses</b>	<b>\$944,015</b>	<b>\$1,074,250</b>	<b>\$1,780,965</b>	<b>\$1,655,308</b>	<b>\$2,724,980</b>	<b>\$2,729,558</b>
Total Expense Ratio [(18)/(1)]	29.38%	31.54%	29.18%	30.76%	29.25%	31.06%
19) Combined Loss & Expense Ratio	81.08%	79.55%	124.59%	137.07%	109.59%	114.78%
20) Net Underwriting Gain or (Loss)	\$607,744	\$696,649	(\$1,501,076)	(\$1,995,141)	(\$893,332)	(\$1,298,492)
[(1)-(10)-(18)]						
21) Allocated Investment Incm/(Loss)	\$151,807	\$175,449	\$1,249,041	\$266,564	\$1,400,848	\$442,013
22) Net Income/(Loss) after Invstment	\$759,551	\$872,098	(\$252,035)	(\$1,728,577)	\$507,516	(\$856,479)
[(20)+(21)]						

\*2 - data not available from two companies

**EXHIBIT V:****CALIFORNIA CHILD CARE PROVIDERS LIABILITY INSURANCE REPORT FOR SMALL AND LARGE FAMILY DAY CARE (FDC) HOMES**

The data reported for family day care homes (FDC) has been compiled separately for Small FDC Homes (licensed for 1 to 6 children) and Large FDC Homes (licensed for 7 to 12 children).

**Premium and Loss Experience**

For calendar year 2004, the total written premium for Small FDC Homes was \$1,167,417; the total earned premium was \$1,092,035. For 2003, the total written premium for Small FDC Homes was \$1,225,850; the total earned premium was \$1,116,644. The total losses incurred plus loss adjustment expense (LAE) was \$284,532 in 2003 but decreased to (\$24,315) in 2004; resulting in a combined Loss + LAE ratio of -2.23%.

The total written premium for Large FDC Homes in 2004 was \$2,200,722; the total earned premium was \$2,314,238. The total losses incurred plus LAE was \$431,374; resulting in a combined Loss + LAE ratio of 71.72%. In 2003, the total written premium for Large FDC Homes was \$1,962,289; the total earned premium was \$2,095,974. The total losses incurred plus LAE was \$1,376,327; resulting in a combined Loss + LAE ratio of 65.67%.

**Net Income**

For calendar year 2004, there was a net underwriting gain of \$812,572 for Small FDC Homes and a net underwriting "loss" \$115,924 for Large FDC Homes. In 2003, small FDC Homes had a net underwriting gain of \$514,924 while Large FDC Homes had a net underwriting gain of \$92,819. The combined net income/(loss) after investment income generated a net gain of \$889,570 for Small FDC Homes and a net "loss" of \$17,473 for Large FDC Homes in 2004. In 2003, there had been a net gain of \$588,409 for Small FDC Homes and a net gain of \$171,141 for Large FDC Homes.

**EXHIBIT V:**

## CALIFORNIA CHILD CARE PROVIDERS LIABILITY INSURANCE REPORT (CIC Sec. 1864)

## DATA REPORTED FOR LICENSED FAMILY DAY CARE HOMES

	<b>SMALL FDC HOMES</b> Licensed for 1-6 Children		<b>LARGE FDC HOMES</b> Licensed for 7-12 Children	
<b>CALENDAR YEAR</b>	<b>2003</b>	<b>2004</b>	<b>2003</b>	<b>2004</b>
# OF INSURERS REPORTING FDC INFO.	13	13	4	6
1) Premiums Earned	\$1,116,644	\$1,092,035	\$2,095,974	\$2,314,238
2) Premiums Written	\$1,225,850	\$1,167,417	\$1,962,289	\$2,200,722
<b>NUMBER OF CLAIMS:</b>				
3) Outstanding at Beginning of Year	11	14	64	66
4) New - During Reporting Period	15	9	33	58
5) Closed During Reporting Period	6	13	31	39
6) Outstanding at End of Year	20	10	66	85
7) Total Losses Incurred	\$203,751	(\$85,386)	\$1,056,692	\$1,228,315
8) Loss Ratio (7)/(1)	18.25%	-7.82%	50.42%	53.08%
9) Loss Adjustment Expenses (LAE)	\$80,781	\$61,071	\$319,635	\$431,374
10) Total Losses Incurred + LAE	\$284,532	(\$24,315)	\$1,376,327	\$1,659,689
11) Loss & LAE Ratio (10)/(1)	25.48%	-2.23%	65.67%	71.72%
<b>NUMBER OF POLICIES:</b>				
12) In-Force at Beginning of Year	8,481	7,949	4,013	4,705
13) Written During the Year	3,848	3,611	1,897	2,145
14) Cancelled During the Year	796	675	146	337
15) NonRenewed During the Year	3,447	4,458	1,302	1,474
<b>16) In-Force at End of Year</b>	<b>8,086</b>	<b>6,427</b>	<b>4,462</b>	<b>5,039</b>
<b>17) ALLOCATION OF EXPENSES:</b>				
A. Commissions	\$148,630	\$147,282	\$448,624	\$525,562
B. Other Acquisition Costs	\$86,951	\$81,455	\$47,119	\$60,917
C. General Expenses	\$51,725	\$47,394	\$70,467	\$112,827
D. Taxes, Licenses, Fees	\$29,882	\$27,647	\$60,618	\$71,167
<b>18) Total Underwriting Expenses</b>	<b>\$317,188</b>	<b>\$303,778</b>	<b>\$626,828</b>	<b>\$770,473</b>
Total Expense Ratio [(18)/(1)]	28.41%	27.82%	29.91%	33.29%
19) Combined Loss & Expense Ratio	53.89%	25.59%	95.57%	105.01%
20) Net Underwriting Gain or (Loss) [(1)-(10)-(18)]	\$514,924	\$812,572	\$92,819	(\$115,924)
21) Allocated Investment Income/(Loss)	\$73,485	\$76,998	\$78,322	\$98,451
22) Net Income/(Loss) after Invstment [(20)+(21)]	\$588,409	\$889,570	\$171,141	(\$17,473)



### AVERAGE WRITTEN PREMIUM PER POLICY

The rates that an insurer charges for a child care liability insurance policy or a homeowners' endorsement are not required to be filed under this section of the Insurance Code. Subsequently, we are able to calculate only a rough estimate of the average written premium (AWP) per policy written based on the information submitted.

Exhibit VI summarizes the AWP for a FDC Home (Small and Large) policy and for a CC Center policy, based on available data from 1995 to 2004. The AWP's were calculated after removing the direct written premium for insurers that could not provide a policy written count.

### EXHIBIT VI: ESTIMATED AVERAGE WRITTEN PREMIUM - FDC HOMES & CC CENTERS

Year	Small FDC Homes	Large FDC Homes	~Combined ~ FDC Homes	Child Care Centers
1995	\$316.01	\$474.64	\$357.11	\$6,511.77
1996	\$340.03	\$479.12	\$383.54	\$3,749.25
1997	\$134.05	\$9,822.00	\$140.51	\$5,413.13
1998	\$210.11	\$1,212.69	\$309.20	\$2,940.58
1999	\$228.40	\$1,910.40	\$232.46	\$4,350.53
2000 *	\$212.11	\$490.75	\$298.47	\$2,775.13
2001 *	\$227.75	\$764.92	\$242.08	\$2,093.76
2002	\$319.16	\$1,054.67	\$521.95	\$3,036.13
2003	\$318.57	\$1,034.42	\$554.94	\$4,297.50
2004	\$323.29	\$1,025.98	\$585.15	\$5,624.15

#### Note for Child Care Centers:

- 1995: The AWP was calculated without the premium from 3 insurers that did not provide a policies written count. Data were from 25 of 28 insurers, with direct written premium (DWP) of \$6,746,194 and policies written of 1,036.
- 1996: AWP was calculated based on data from 20 of 23 insurers with DWP of \$4,859,034 and policies written of 1,296.
- 1997: AWP was calculated based on data from 23 of 24 insurers with DWP of \$4,741,919 and policies written of 876.
- 1998: AWP was calculated based on data from 22 of 24 insurers with DWP of \$4,299,031 and policies written of 1,462.
- 1999: AWP was calculated based on data from 26 of 27 insurers with DWP of \$4,050,351 and policies written of 931.
- 2000: AWP was calculated based on data from 26 of 27 insurers with DWP of \$4,104,022 and policies written of 1,479.
- 2001: AWP was calculated based on data from 24 of 25 insurers with DWP of \$4,380,155 and policies written of 2,092.
- 2002: AWP was calculated based on data from 19 of 20 insurers with DWP of \$5,319,299 and policies written of 1,752.
- 2003: AWP was calculated based on data from 16 of 18 insurers with DWP of \$6,270,046 and policies written of 1,459.
- 2004: AWP was calculated based on data from 16 of 20 insurers with DWP of \$5,494,796 and policies written of 977.

\* Missing 1 insurer's data in 2001 - possibly 2000 also.

**CIC §11555.2: MALPRACTICE INSURANCE - DENTAL, MEDICAL, AND LEGAL****CIC §12963: PUBLIC ENTITY LIABILITY INSURANCE**

Under CIC §11555.2, insurers transacting insurance covering liability for malpractice of any person licensed under the Dental Practice Act, the Medical Practice Act, or the State Bar Act, shall report specified statistics to the commissioner, by profession and by medical specialty, upon request of the commissioner. Likewise, under CIC §12963, each insurer transacting insurance covering liability for any public entity shall report specified data to the commissioner by type of claim, upon request of the commissioner. For 2002 and 2003, data calls were issued for California Legal and Medical Professional Liability Insurance. A data call was “not” requested for Public Entity Liability Insurance.

**CALIFORNIA LEGAL PROFESSIONAL LIABILITY INSURANCE REPORT FOR 2003 AND 2004**

In October 2001, the Department resumed collecting the California Legal Professional Liability Insurance Report. CIC §11555.2 requires each insurer transacting insurance covering liability for malpractice of any person licensed under the State Bar Act (Chapter 4 [commencing with Section 6000] of Division 3 of the Business and Professions Code) to file this report. The amounts reported reflect only direct business written in California and are filed on a group basis. Since the deadline for the 2004 reports is July 1, 2005, at the time this Commissioner’s Report was prepared, the 2004 data was still being submitted. The 2004 summary will be available in the 2005 report. The following exhibit shows the top 10 legal professional liability insurers that reported data for calendar year 2003.

**CALIFORNIA LEGAL PROFESSIONAL LIABILITY INSURANCE: TOP 10 WRITERS — 2003**

<b>GROUP / COMPANY NAME SORT BY MARKET SHARE</b>	<b>MARKET SHARE</b>	<b>WRITTEN PREMIUM</b>	<b>EARNED PREMIUM</b>	<b>INCURRED LOSSES</b>	<b>LOSS RATIO</b>
1) Lawyers’ Mutual Ins. Co.	25.69%	\$45,559,000	\$37,892,000	\$14,533,000	38.35%
2) Carolina Casualty Ins Co	19.13%	\$33,937,218	\$31,029,983	\$19,474,764	62.76%
3) CNA Insurance Group	15.77%	\$27,961,991	\$15,905,948	\$7,437,880	46.76%
4) Zurich-American Ins. Group	10.03%	\$17,786,732	\$13,919,061	\$8,869,178	63.72%
5) TIG Insurance Grp	4.73%	\$8,394,788	\$15,301,411	\$3,848,671	25.15%
6) Great American Ins. Co.	4.57%	\$8,113,637	\$7,001,416	\$505,635	7.22%
7) Clarendon National Ins Co	4.55%	\$8,061,696	\$4,496,767	\$90,006	2.00%
8) Underwriter for the Professions	3.85%	\$6,830,785	\$6,621,675	\$2,986,503	45.10%
9) Executive Risk Indemnity Inc.	3.46%	\$6,142,865	\$6,019,839	\$707,476	11.75%
10) Hartford Fire & Casualty Grp	3.03%	\$5,366,841	\$4,281,174	\$0	0.00%
<b>2003: Top 10 Insurers</b>	<b>94.81%</b>	<b>\$168,155,553</b>	<b>\$142,469,274</b>	<b>\$58,453,113</b>	<b>41.03%</b>

## CALIFORNIA MEDICAL PROFESSIONAL LIABILITY INSURANCE REPORT — 2004

In June 2003, the Department resumed collecting the California Medical Professional Liability Insurance Report. CIC §11555.2 requires each insurer transacting insurance covering liability for malpractice of any person licensed under the Dental Practice Act (Chapter 4 [commencing with Section 1600] of Division 2 of the Business and Professions Code) or under the Medical Practice Act (Chapter 5 [commencing with Section 2000] of Division 2 of the Business and Professions Code) to file this report. The amounts reported reflect only business written in California and are filed on a group basis. All amounts reported are direct liability with no deduction for reinsurance.

A separate report is required for the following designated type of health care providers as defined in Supplement A to Schedule T of the Annual Statement:

- (a) Physicians - including Surgeons and Osteopaths;
- (b) Hospitals;
- (c) Other Health Care Professionals - including Dentists; and
- (d) Other Health Care Facilities.

Since the deadline for the 2004 reports is July 1, 2005, at the time this Commissioner's Report was prepared, the 2004 data was still being submitted. The 2004 summary will be available in the 2005 report.

The exhibits on the next page show the total premiums and losses as reported by the insurers in their Annual Statements to the NAIC database under Line 11 - Medical Malpractice. For 2004, 102 California admitted companies had reported data under this line, although of this amount, only 48 companies had written premium greater than \$0. Of these 48 companies, only 16 had direct written premium greater than \$5,000,000. The top 10 insurers for 2004 wrote approximately 90% of all California medical malpractice business written by admitted insurers.

## CALIFORNIA MEDICAL MALPRACTICE LIABILITY INSURANCE

SOURCE: NAIC DATABASE

# OF COMPANIES REPORTING		DIRECT MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	LOSS LOSSES INCURRED	RATIO (DLI/EP%)
2004	48 Companies w/ DWP > \$0	100.00%	\$689,109,403	\$673,210,053	\$259,297,539	38.52%
2004	GRAND TOTAL: 102 Companies		\$688,587,853	\$690,611,303	\$243,016,385	35.19%
2003	51 Companies w/ DWP > \$0	100.00%	\$716,109,806	\$697,072,664	\$326,628,942	46.86%
2003	GRAND TOTAL: 103 Companies		\$715,261,633	\$701,413,216	\$319,099,706	45.49%

**TOP 10 MEDICAL PROFESSIONAL LIABILITY WRITERS IN CALIFORNIA: YEAR 2004**

SSOURCE: NAIC DATABASE

	COMPANIES NAME	DIRECT MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	LOSS LOSSES INCURRED	RATIO (DLI/EP%)
1	Norcal Mutual Ins Co	26.72%	\$184,113,032	\$184,390,384	\$79,163,041	42.93%
2	Doctors Co An Interins Exchng	21.64%	\$149,100,211	\$134,426,686	\$48,843,000	36.33%
3	SCPIE Indemnity Co	14.77%	\$101,803,161	\$101,815,263	\$36,652,230	36.00%
4	Professional Undrwtrs Liab Ins Co	5.18%	\$35,701,217	\$33,181,824	\$6,491,730	19.56%
5	Medical Ins Exch of CA	5.02%	\$34,608,960	\$32,098,519	\$26,832,071	83.59%
6	Medical Protective Co	4.23%	\$29,128,018	\$27,139,794	\$16,296,804	60.05%
7	American Healthcare Ind Co	4.18%	\$28,821,040	\$29,272,009	\$12,133,896	41.45%
8	Dentists Ins Co	3.56%	\$24,500,761	\$23,965,611	\$6,837,302	28.53%
9	Zurich American Ins Co	2.53%	\$17,454,729	\$13,741,375	\$4,312,184	31.38%
10	American Ins Co	2.19%	\$15,102,083	\$14,597,328	(\$1,277,152)	-8.75%
<b>Total: Top 10 Med Mal Writers</b>		<b>90.02%</b>	<b>\$620,333,212</b>	<b>\$594,628,793</b>	<b>\$236,285,106</b>	<b>39.74%</b>



## *Policy & Research Branch*

The Policy & Research Branch of the California Department of Insurance provides the public and insurance client groups with analysis of industry data and that will support a healthy and fair marketplace. This Branch consists of the Policy Research Division, the Statistical Analysis Division, the Insurance Policy Initiatives Office and the Commissioner's Advisor on Disability Insurance and Health Care Issues. The Branch provides leadership in the development of the enterprise-wide organizational plan to support the Values, Vision, Mission, and Goals of the Department, tracks the Department's progress in meeting goals and objectives, and supports management initiatives in training and development. Additionally, the Branch coordinates the Department's involvement in the National Association of Insurance Commissioners' (NAIC) Gramm-Leach-Bliley Act (GLBA) Working Groups. The Commissioner's Advisor on Disability Insurance and Health Care Issues provides oversight on legislative and policy issues and coordinates the Department's regulatory efforts in the disability and health care insurance arenas.

**POLICY RESEARCH DIVISION**

The Policy Research Division produces studies of proposed and existing public policies affecting the Department of Insurance, consumers and the insurance industry. The Division conducts long-term insurance policy and statistical research, including specialized economic studies that may guide the Department's regulatory and legislative agenda.

The Policy Research Division also collects and analyzes information to provide recommendations to the executive management team about emerging public policy issues. The Policy Research Division is responsible for complex data research, analysis, and reports that can provide the Department with a strong factual foundation upon which to support the decision-making process.

In 2004, the Policy Research Division completed the following reports:

- Auto Insurance in California: Differentials in Industrywide Loss Costs and Company Premiums between Adjacent Zip Codes
- An Analysis of Frequency and Severity Bands for Four Major Automobile Insurance Companies
- Spatial Analysis of Frequency and Severity for Water versus Non-Water Homeowners Claims in California
- Underwriting Guidelines and Access to Homeowners Insurance.

Policy Research staff also spent considerable time providing technical support for the RH03029826 proceeding. This proceeding is the venue for the Department to consider changes to the auto rating factor regulations (Title 10, Section 2632.8). Significant staff activities included the following:

- participation in a technical workshop held by the Department in May
- development of a quantitative analysis to estimate premium dislocation for two alternatives to the current regulations
- development of a set of templates for reporting analytical results as developed by individual participating insurers
- working with an actuarial consulting firm to determine the best way to report the results for all participating companies combined.

**STATISTICAL ANALYSIS DIVISION**

The Statistical Analysis Division collects, analyzes and reports market trend data. This data provides the Department with recent market information upon which to evaluate the conditions of various insurance lines of business. In addition, the Statistical Analysis Division collects and reports information and research on the insurance industry, market conditions and other issues related to the California insurance market.

The Statistical Analysis Division is a project-oriented unit that produces reports and consumer-oriented studies for the Department and the public. Various Department divisions use the databases, studies and programs created for these units, such as the Consumer Services and Market Conduct Branch, the Criminal Investigations Branch, the Rate Regulation Branch, and the Communications Office. In addition, the Statistical Analysis Division analyzes and

develops legislation related to the collection of data by the Department of Insurance and how it can help support a healthy insurance marketplace and provide consumers with useful information.

The Statistical Analysis Division maintains computer systems to collect data, and conduct in-depth analysis on millions of data elements submitted by the insurance industry and other sources. These computer systems are used to evaluate, compare and interpret massive raw data and statistics and to maintain and update annual and semi-annual reports based on that data. The data provided by the Statistical Analysis Division is also used by the public, consumer groups, industry, the Legislature, the media, university students, teachers, and the Department's management team and employees.

**1) DURING 2004, THE STATISTICAL ANALYSIS DIVISION DID EXTENSIVE ANALYSIS OF:**

- Private Passenger Automobile Liability and Physical Damage Experience by Zip Code, as required by California Insurance Code Section 11628(a).
- Annual Private Passenger Automobile and Homeowners Premium Comparison surveys, in accordance with California Insurance Code Section 12959.
- Annual Consumer Complaint Ratio Study, in accordance with California Insurance Code Section 12921.1.
- Insurance Policies for the Holocaust Era Insurance Registry, as required by California Insurance Code Sections 13800-13807.
- Insurance policies for the Slavery Era Insurance Policy Registry, as required by California Insurance Codes Sections 13810-13813.
- Annual Long Term Care Insurance Consumer Rate & History Guide, as required by California Insurance Code Section 10234.6.
- Annual Long Term Care Insurance Experience Survey, in accordance with California Insurance Code Sections 10232.3 (h), 10234.86, 10234.95 (l), 10235.9.
- Medicare Supplement Insurance Consumer Rate Guide, in accordance with California Insurance Code Section 10192.20.
- Commissioner's Report of Underserved Communities, in accordance with California Code of Regulations 2646.6
- Automobile Body Repair Inspection Data Call, as required by California Insurance Code Sections 1874.85 & 1874.86
- Accident & Health Covered Lives Data Call, conducted under the Insurance Commissioner's general examination authority
- California Seismic Assessment Project, as required by California Insurance Code 10089.45
- Earthquake Premium & Policy Count Data Call, as required by the California Insurance Code Section 10089.13.

Aggregate data is reported to the California Earthquake Authority (CEA) to develop their annual report to the California Legislature.

- Long Term Care Facilities Data Call, as required by California Insurance Code Section 674.9 (b).
- Health Assessment Table & Report Development, in accordance with California Insurance Code Section 1872.85
- Long Term Care Insurance Agents Data Call (Semi-annual), as required by California Insurance Code Section 10234.93(a) (3)

The Statistical Analysis Division also conducted several management-requested data collections during the year that support long-term insurance data trend analysis. For example, since 1996, the Division has collected premium and policy counts for personal earthquake coverage to be used by the Department and the California Earthquake Authority (CEA). In addition, the Division collected and analyzed personal property premiums and exposures broken down by policy form and coverage amounts, and provided this information to the National Association of Insurance Commissioners (NAIC) for their annual report.

## **2) SPECIAL PROJECTS REQUESTED BY EXECUTIVE STAFF/COMMISSIONER:**

In addition to annual data calls, Statistical Analysis Division also conducts research and data collection for special projects. These special projects are a result of “hot topic” policy issues that the CDI executive staff faces throughout the year.

- **California Uninsured Motorist Rate Report & Website** — Performed at request of CDI Executive Staff. Calculated uninsured motorist rate by county and developed consumer website to distribute data & information.
- **Homeowners Availability Data Call** — Requested by CDI management as a result of consumer complaints and public interest over the availability of homeowner insurance coverage, and restrictions. Surveyed homeowner insurers to determine if they were offering homeowners insurance coverage and to determine if there were any underwriting restrictions, and related information needed to determine availability.
- **Life & Annuities Data Call** — Requested by CDI Executive Staff. Collected from insurers the: a) count of life policies & certificates issued & renewed in California; b) count of annuity policies issued in California; c) count of deferred annuity policies issued to persons 65 or older in California.

## **3) RESEARCH CONSULTATION / DATABASE DEVELOPMENT:**

At various times throughout the year, Statistical Analysis Division provides technical assistance in developing databases or assistance in conducting analyses of data for CDI internal branches, as well as, other state agencies. The following is a list of SAD’s research consultation/database development activities during 2004:

- **MRMIP Comparative Health Benefits Matrices** — Assisted CDI Legal and Dept of Managed Health Care in developing reports and web pages related to AB1401 (HIPAA regulations) reporting requirements.



- **1998 – 2003 Long Term Care Insurance Experience data** — Responded to a request for data from the California Dept of Health Services (Partnership for LTC Division).
- **Random Sampling Program** — At the request of the CDI Market Conduct Division, SAD updated the random sampling program used by CDI auditors to coincide with the NAIC standards.

#### **4) REQUEST FOR DATA / CONSUMER INQUIRIES RECEIVED FROM CDI CONSUMER HOTLINE:**

At various times throughout the year, Statistical Analysis Division is requested to provide data by the public, and handles inquiries received by the CDI's Consumer Hotline.

With respect to data requests, Statistical Analysis Division fields requests for data from a wide spectrum of the public – from individual consumers, to other state & federal agencies, to university students & professors.



# STATISTICAL TABLES

## PART II

2004 ANNUAL REPORT *of the* INSURANCE COMMISSIONER





**SUMMARY RECONCILIATION - 2004**

Bonds Data not Included (000's omitted)

<b>1)</b>	<b>LIFE</b>	
	Life	12,714,817
	Fraternal	128,531
	<b>Total</b>	<b>12,843,348</b>
<b>2)</b>	<b>ANNUITY</b>	
	Life	19,509,893
	Fraternal	164,334
	<b>Total</b>	<b>19,674,227</b>
<b>3a)</b>	<b>ANNUITY DEPOSIT</b>	
	Life	4,206,237
<b>3b)</b>	<b>OTHER CONSIDERATIONS</b>	
	Life	8,812,264
<b>4)</b>	<b>DISABILITY</b>	
	Life	9,667,852
	Property & Casualty	426,888
	Fraternal	22,687
	<b>Total</b>	<b>10,117,427</b>
<b>5)</b>	<b>SURETY</b>	
	Financial Guaranty	385,467
	Surety	584,654
	Fidelity	131,703
	Bonds	
	<b>Total</b>	<b>1,101,824</b>
<b>6)</b>	<b>ALLIED LINES</b>	
	Allied Lines	484,837
	Multiple Peril Crop	167,864
	<b>Total</b>	<b>652,701</b>
<b>7)</b>	<b>OTHER LIABILITY</b>	
	Other	4,253,519
	Products Liability	247,122
	<b>Total</b>	<b>4,500,641</b>

**TABLE NO. 4****Direct Premiums Written - 2004**

Fraternal Data not Included (000's Omitted)

		<b>Direct Premiums Written</b>		<b>Increase or Decrease</b>	
		<b>2004</b>	<b>2003</b>	<b>Amount</b>	<b>Percent</b>
<b>1) LIFE:</b>					
	Life Prens	12,714,817	11,839,079	875,738	7.40%
	Annuities	19,509,893	21,513,862	-2,003,969	-9.31%
	Annuity Deposit Funds	4,206,237	5,177,997	-971,760	-18.77%
	Other Considerations	8,812,264	8,043,845	768,419	9.55%
	<b>Subtotal</b>	<b>45,243,211</b>	<b>46,574,783</b>	<b>-1,331,572</b>	<b>-11.13%</b>
<b>2) FIRE:</b>		659,046	657,041	2,005	0.31%
	Earthquake	503,546	478,388	25,158	5.26%
	Allied Lines	652,701	598,759	53,942	9.01%
<b>MULTIPLE PERIL:</b>					
	Farmowners	165,561	156,533	9,028	5.77%
	Homeowners	5,842,416	5,296,013	546,403	10.32%
	Commercial	2,411,018	4,029,787	-1,618,769	-40.17%
<b>3) MARINE:</b>					
	Ocean	263,810	233,478	30,332	12.99%
	Inland	1,306,030	1,329,763	-23,733	-1.78%
<b>4) TITLE</b>		3,068,170	3,336,797	-268,627	-8.05%
<b>5) SURETY</b>		1,101,824	1,119,978	-18,154	-1.62%
<b>6) DISABILITY (Life and PC)</b>		10,094,740	9,283,170	811,570	8.74%
<b>7) LIABILITY:</b>					
	Private Passenger Auto	10,727,458	10,430,575	296,883	2.85%
	Commercial Auto	2,180,937	2,069,346	111,591	5.39%
	Medical Malpractice	687,673	706,606	-18,933	-2.68%
	Other	4,500,641	4,032,702	467,939	11.60%
<b>8) WORKERS' COMPENSATION</b>		16,085,590	14,683,800	1,401,790	9.55%
<b>9) BOILER AND MACHINERY</b>		97,056	105,257	-8,201	-7.79%
<b>10) BURGLARY</b>		14,891	13,497	1,394	10.33%
<b>11) CREDIT</b>		82,449	79,115	3,334	4.21%
<b>12) AUTO PHYSICAL DAMAGE:</b>					
	Private Passenger	8,282,681	7,897,708	384,973	4.87%
	Commercial	748,768	739,907	8,861	1.20%
<b>13) AIRCRAFT</b>		203,031	230,408	-27,377	-11.88%
<b>14) MORTGAGE GUARANTY</b>		505,750	585,426	-79,676	-13.61%
<b>15) MISCELLANEOUS</b>		360,145	356,915	3,230	0.90%
<b>16) FEDERAL FLOOD</b>		128,541	116,744	11,797	10.11%
<b>Totals</b>		<b>115,917,684</b>	<b>115,142,496</b>	<b>775,188</b>	<b>0.67%</b>

**FRATERNAL CALIFORNIA DIRECT PREMIUMS WRITTEN - 2004 (000'S OMITTED)**

Figures taken from Insurers 2004 Annual Statement - State Page

NAIC no.	Company Name	Life	Annuity	Disability	Report Total
<b>Alien Insurers:</b>					
58067	Independent Order of Foresters (The)	18,963	7,955	64	26,983
Total Alien Insurers: 1					
<b>Total</b>		<b>18,963</b>	<b>7,955</b>	<b>64</b>	<b>26,983</b>
<b>California Insurers:</b>					
57924	Conselho Supremo Da Sociedade Do Espirito Santo (S.E.S.)	570	824	0	1,394
57916	Irmandade Do Divino Espirito Santa Do Estado Da Ca Conselho Supremo Da	441	1,318	0	1,759
57967	Luso-American Life Insurance Society	1,758	1,536	0	3,294
57932	Sociedade Portuguesa Rainha Santa Isabel Do Estado Da Ca Conselho Supremo Da (S.P.R.S.I.)	134	121	0	255
57959	Uniao Portuguesa Protectora Do Estado Da Ca (U.P.P.E.C.)	172	455	0	627
57940	Uniao Portuguesa Do Estado Da Ca, Conselho Supremo (U.P.E.C.)	415	1,037	0	1,452
Total Domestic Insurers: 6					
<b>Total</b>		<b>3,492</b>	<b>5,291</b>	<b>0</b>	<b>8,782</b>
<b>Foreign Insurers:</b>					
56200	American Fraternal Union	16	0	0	16
56227	American Slovenian Catholic Union (K.S.K.J.)	9	80	3	92
57223	Baptist Life Association	57	3	0	60
56138	CSA Fraternal Life	25	0	0	25
56022	Catholic Family Life Insurance	370	89	5	464
56030	Catholic Knights	2	0	1	3
57487	Catholic Order of Foresters	56	32	0	88
57983	Croatian Catholic Union of USA	1	0	0	1
56634	Croatian Fraternal Union of America	108	3,243	5	3,356
57088	Degree of Honor Protective Association	138	27	0	165
56685	Greater Beneficial Union of Pittsburgh	6	375	0	381
56693	Greek Catholic Union of the U.S.A.	0	274	0	274
57770	Holy Family Society of U. S. A. (The)	624	0	0	624
56553	Hungarian Reformed Federation of Amer (The)	6	0	0	6
58033	Knights of Columbus	28,139	0	1,371	29,510
56758	Loyal Christian Benefit Association	9	258	0	267
57991	Mennonite Mutual Aid Association	111	443	823	1,377
57541	Modern Woodmen of America	8,189	8,232	8	16,429
57568	National Catholic Society of Foresters	27	61	0	88
56782	National Slovak Society of the Us of Amer	2	4	0	6
56375	North American Swiss Alliance	1	0	0	1
57320	Omaha Woodmen Life Insurance Society	4,929	826	39	5,794
56383	Order of United Commercial Travelers of Amer	225	0	203	428
58009	Police and Firemen's Insurance Association	158	9	165	331
57622	Polish Natl Alliance of the Us of North America	139	614	0	754
57630	Polish Roman Catholic Union of America	3	103	0	106
57649	Polish Women's Alliance of America	29	118	0	147
57657	Royal Neighbors of America	1,195	80	0	1,274
57673	Slovene National Benefit Society	56	364	1	421
57142	Sons of Norway	642	3,647	16	4,306
58181	Supreme Council of the Royal Arcanum	206	10	0	216
56014	Thrivent Financial for Lutherans	58,607	130,408	18,885	207,900
56006	Travelers Protective Assoc of America (The)	0	0	5	5
56456	US Letter Carriers' Mutual Benefit Assoc of and For the Natl Assoc of Letter Carriers	269	678	754	1,702
56413	United Transportation Union Ins Association	832	190	327	1,349

Fraternal California Direct Premiums Written - 2004 *(continued)*

Figures taken from Insurers 2004 Annual Statement - State Page

NAIC no.	Company Name	Life	Annuity	Disability	Report Total
58017	Western Fraternal Life Association	37	1	0	38
57010	William Penn Association	15	119	1	135
56170	Woman's Life Insurance Society	85	8	0	94
56499	Woodmen of the World	733	788	8	1,529
57290	Workmen's Benefit Fund of the Us of Amer	21	0	2	23

Total Foreign Insurers: 40

<b>Total</b>	<b>106,076</b>	<b>151,087</b>	<b>22,623</b>	<b>279,786</b>
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Total Alien, California, and Foreign Insurers: 47

<b>Grand Total</b>	<b>128,530</b>	<b>164,333</b>	<b>22,686</b>	<b>315,551</b>
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**TABLE NO. 1 - LIFE CALIFORNIA DIRECT PREMIUMS WRITTEN - 2004**

Figures taken from Insurers 2004 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity	A & H Insurance Premiums	Deposit Type Contract Funds	Other	Report Total
<b>Alien Insurers:</b>							
80659	Canada Life Assurance Company (The)	22,720	1,427	14,627	0	0	38,774
80675	Crown Life Insurance Company	9,240	0	424	0	0	9,664
80705	Great-West Life Assurance Company (The)	2,740	0	1,134	0	0	3,874
84514	Industrial-Alliance Pacific Life Insurance Company	10,301	0	0	21,748	0	32,049
92673	Revios Reinsurance Canada Ltd.	0	0	0	0	0	0
80802	Sun Life Assurance Company of Canada	118,106	0	20,302	195	0	138,603
Total Alien Insurers: 6							
<b>Total</b>		<b>163,107</b>	<b>1,427</b>	<b>36,487</b>	<b>21,943</b>	<b>0</b>	<b>222,964</b>
<b>California Insurers:</b>							
61182	Aurora National Life Assurance Company	14,529	0	0	-61	0	14,468
60256	Automobile Club of Southern California Life Ins Co	0	0	0	0	0	0
62825	BC Life & Health Insurance Company	39,268	0	1,815,333	0	0	1,854,601
68160	Balboa Life Insurance Company	821	0	2,862	0	0	3,683
61557	Blue Shield of California Life & Health Insurance Company	10,703	0	98,702	0	0	109,404
71331	CareAmerica Life Insurance Company	1,760	0	165	0	0	1,925
97853	Crocker Life Insurance Company	0	0	0	0	0	0
92444	Doctors' Life Insurance Company (The)	104	21	0	0	0	126
62154	Fremont Life Insurance Company	3	2	0	0	0	5
93521	General Fidelity Life Insurance Company	-2,541	0	-302	0	0	-2,843
63924	Golden State Mutual Life Insurance Company	5,258	2,308	174	7,471	0	15,211
66141	Health Net Life Insurance Company	2,757	0	604,364	0	0	607,122
64890	Investors Guaranty Life Insurance Company	6	0	0	0	0	6
60053	Kaiser Permanente Insurance Company	0	0	61,515	0	0	61,515
73008	Lifeguard Life Insurance Company	0	0	0	0	0	0
81620	MetLife Investors Insurance Company of California	1,787	154,224	15	370	0	156,396
67466	Pacific Life Insurance Company	456,980	75,333	4,583	127,348	501,617	1,165,861
81612	Pacific Union Assurance Company	138	0	0	0	0	138
60237	Premier Access Insurance Company	0	0	46,235	0	0	46,235
87017	Revios Reinsurance U.S. Inc.	0	0	0	0	0	0
73130	Rooney Life Insurance Company	0	0	0	0	0	0
79014	SafeHealth Life Insurance Company	0	0	40,914	0	0	40,914
71420	Sierra Health and Life Insurance Company, Inc.	3	0	189	0	0	192
69566	Trans World Assurance Company	3,014	49	0	0	0	3,063
67423	UBS Life Insurance Company USA	0	0	0	0	0	0
11594	Washington Mutual Life Insurance Company of California, a stock insurer	0	0	0	0	0	0
Total California Insurers: 26							
<b>Total</b>		<b>534,589</b>	<b>231,937</b>	<b>2,674,750</b>	<b>135,128</b>	<b>501,617</b>	<b>4,078,022</b>

## Life California Direct Premiums Written - 2004 (continued)

Figures taken from Insurers 2004 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity	A & H Insurance Premiums	Deposit Type Contract Funds	Other	Report Total
<b>Foreign Insurers:</b>							
77879	5 Star Life Insurance Company	6,412	0	193	0	0	6,606
71854	AAA Life Insurance Company	40,211	85,797	3,982	1,201	0	131,190
60232	AGL Life Assurance Company	1,177	42,233	0	0	0	43,409
70432	AIG Annuity Insurance Company	361	1,195,647	0	1,220	0	1,197,228
66842	AIG Life Insurance Company	18,830	8,740	34,271	393	0	62,234
60941	AIG SunAmerica Life Assurance Company	4,138	514,552	0	0	0	518,690
68365	AXA Corporate Solutions Life Reinsurance Company	0	0	0	0	0	0
62944	AXA Equitable Life Insurance Company	195,344	807,940	12,000	0	45,029	1,060,313
62880	AXA Life and Annuity Company	2,318	0	0	0	0	2,318
60038	Acacia Life Insurance Company	10,370	4,676	9	2,692	0	17,747
60046	Academy Life Insurance Company	2,572	4	49	427	0	3,051
71390	Admiral Life Insurance Company of America	0	0	0	0	0	0
78700	Aetna Health and Life Insurance Company	0	0	0	0	0	0
60054	Aetna Life Insurance Company	74,603	79	569,578	85,889	0	730,149
90611	Allianz Life Insurance Company of North America	23,902	1,493,769	29,366	0	0	1,547,036
84824	Allmerica Financial Life Ins and Annuity Company	8,092	6,601	1,565	0	0	16,259
60186	Allstate Life Insurance Company	108,180	346,336	10,202	939	0	465,657
70874	Allstate Life Insurance Company of New York	357	1,075	11	0	0	1,443
67369	Alta Health & Life Insurance Company	4,639	0	10,914	0	0	15,552
60208	Amalgamated Life and Health Insurance Company	0	0	0	0	0	0
61689	AmerUs Life Insurance Company	66,825	73,431	307	18,361	0	158,925
60275	American Bankers Life Assurance Company of Florida	6,075	30	9,611	0	0	15,716
60291	American Capitol Insurance Company	309	0	56	0	0	364
94234	American Enterprise Life Insurance Company	2	58,953	0	0	0	58,955
92738	American Equity Investment Life Insurance Company	7	207,947	0	0	0	207,954
60380	American Family Life Assurance Company of Columbus	7,735	0	178,622	0	0	186,357
60399	American Family Life Insurance Company	1,149	11	0	0	0	1,159
60410	American Fidelity Assurance Company	14,019	18,562	54,554	717	0	87,852
60429	American Fidelity Life Insurance Company	1,666	50	0	0	0	1,716
60445	American Founders Life Insurance Company	1,562	829	10	0	0	2,401
68373	American General Assurance Company	4,707	0	6,904	0	0	11,612
60488	American General Life Insurance Company	325,784	82,797	1,265	3,217	0	413,063
66672	American General Life and Accident Ins Co	26,221	6,911	1,235	0	0	34,366
60518	American Health and Life Insurance Company	-675	1	2,164	49	0	1,540
60534	American Heritage Life Insurance Company	4,416	182	18,637	0	0	23,235
60577	American Income Life Insurance Company	34,163	2	4,971	0	0	39,136
60607	American International Life Assur Co of New York	5,485	217	927	18	0	6,647
60631	American Investors Life Insurance Company, Inc.	90	135,125	0	39,520	0	174,735
60704	American Life Insurance Company of New York (The)	610	253	29	0	1	893
60674	American Life and Health Insurance Company	8	0	6,695	0	0	6,703
81213	American Maturity Life Insurance Company	0	98	0	0	58	155
67989	American Memorial Life Insurance Company	43,024	1,003	6	0	0	44,033
65811	American Modern Life Insurance Company	624	0	469	0	0	1,093
60739	American National Insurance Company	46,526	123,471	2,078	7,424	0	179,498
71773	American National Life Insurance Company of Texas	238	0	1,139	0	0	1,377
81078	American Network Insurance Company	0	0	1	0	0	1
93653	American Partners Life Insurance Company	0	16,332	0	0	0	16,332
91785	American Phoenix Life and Reassurance Company	0	0	0	0	0	0
60836	American Republic Insurance Company	762	0	711	0	0	1,473
86630	American Skandia Life Assurance Corporation	1,944	364,435	0	2,042	0	368,422

## Life California Direct Premiums Written - 2004 (continued)

Figures taken from Insurers 2004 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity	A & H Insurance Premiums	Deposit Type Contract Funds	Other	Report Total
<b>Foreign Insurers:</b>							
84697	American Specialty Health Insurance Company	0	0	78	0	0	78
60879	American States Life Insurance Company	3,407	124	2	0	0	3,534
61140	American Travelers Assurance Company	0	0	0	0	0	0
60895	American United Life Insurance Company	8,269	94,229	3,147	577	0	106,222
68594	American-Amicable Life Insurance Company of Texas	5,351	90	0	0	0	5,441
61999	Americo Financial Life and Annuity Insurance Co	14,273	70,521	5	4,900	0	89,699
94471	Americom Life & Annuity Insurance Company	1,188	12,581	35	0	0	13,804
61301	Ameritas Life Insurance Corp.	7,303	6,411	34,999	6,743	0	55,457
97977	Ameritas Variable Life Insurance Company	13,775	8,862	0	23	0	22,660
72222	Amica Life Insurance Company	2,881	230	0	0	0	3,111
62421	Annuity & Life Reassurance America, Inc.	999	0	0	0	0	999
93661	Annuity Investors Life Insurance Company	0	51,649	0	467	0	52,117
61069	Anthem Life Insurance Company	3,705	0	7	0	0	3,711
71439	Assurity Life Insurance Company	3,784	1,372	3,399	304	0	8,859
84522	Auto Club Life Insurance Company	4,805	1,143	21	0	0	5,969
62898	Aviva Life Insurance Company	8,585	86,018	6	3,957	0	98,566
80985	BCS Life Insurance Company	1,098	0	86	17	0	1,202
61212	Baltimore Life Insurance Company (The)	3,969	7	832	0	0	4,808
61263	Bankers Life and Casualty Company	6,578	46,404	59,634	0	0	112,616
94250	Banner Life Insurance Company	44,911	2	1	0	0	44,914
61395	Beneficial Life Insurance Company	19,075	37,051	53	0	0	56,180
62345	Berkshire Hathaway Life Ins Co of Nebraska	0	0	0	0	0	0
71714	Berkshire Life Insurance Co of America	93	0	412	0	0	505
90638	Best Life and Health Insurance Co	337	0	11,381	0	0	11,717
61476	Boston Mutual Life Insurance Company	4,717	0	3,646	0	0	8,363
61492	Business Men's Assurance Company of America	2,832	29,456	1,920	58	0	34,266
93432	C.M. Life Insurance Company	73,689	106,647	0	0	0	180,335
62626	CUNA Mutual Insurance Society	19,066	28,925	22,604	6	0	70,602
65749	CUNA Mutual Life Insurance Company	4,765	65,683	288	0	0	70,737
81060	Canada Life Insurance Company of America	537	124	0	0	0	662
61581	Capitol Life Insurance Company (The)	0	0	0	0	0	0
80799	Celtic Insurance Company	2	0	3,370	0	0	3,371
63541	Central Benefits National Life Insurance Company	0	0	0	0	0	0
61700	Central National Life Ins Co of Omaha (The)	180	0	26	0	0	206
61751	Central States Health & Life Co. of Omaha	3,125	0	1,257	0	0	4,382
61883	Central United Life Insurance Company	165	0	148	0	0	313
62383	Centurion Life Insurance Company	275	0	418	0	0	694
61808	Charter National Life Insurance Company	0	289	0	0	0	289
70661	Chase Insurance Life Company	21,979	3	0	0	0	21,982
63207	Chase Insurance Life and Annuity Company	46,306	2,116	0	0	0	48,421
67164	Chase Life & Annuity Company	0	0	1	0	0	2
61832	Chesapeake Life Insurance Company (The)	2,748	254	793	0	0	3,796
76236	Cincinnati Life Insurance Company (The)	2,168	102	68	80	0	2,419
80322	Citicorp Life Insurance Company	76	119	77	10	0	283
97071	Clarica Life Reinsurance Company	0	0	0	0	0	0
62049	Colonial Life & Accident Insurance Company	17,229	10	83,485	0	0	100,725
62065	Colonial Penn Life Insurance Company	12,316	0	677	0	0	12,993
84786	Colorado Bankers Life Insurance Company	3,723	1,966	424	158	0	6,271
77720	Columbia Universal Life Insurance Company	1,509	1,027	5	0	0	2,541
76023	Columbian Life Insurance Company	1,936	0	31	0	0	1,967

## Life California Direct Premiums Written - 2004 (continued)

Figures taken from Insurers 2004 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity	A & H Insurance Premiums	Deposit Type Contract Funds	Other	Report Total
<b>Foreign Insurers:</b>							
62103	Columbian Mutual Life Insurance Company	272	0	0	0	0	272
99937	Columbus Life Insurance Company	19,618	203	23	0	0	19,844
62146	Combined Insurance Company of America	5,257	0	64,194	0	0	69,452
81426	Commercial Travelers Mutual Insurance Company	0	0	494	0	0	494
73504	Congress Life Insurance Company	0	0	0	0	0	0
62308	Connecticut General Life Insurance Company	72,375	1,252	456,336	167,569	0	697,532
78174	Conseco Health Insurance Co	154	0	14,779	0	0	14,934
60682	Conseco Insurance Company	2,607	12,995	426	0	0	16,027
65900	Conseco Life Insurance Company	70,117	509	474	0	0	71,099
76325	Conseco Senior Health Insurance Co	270	0	32,961	0	0	33,231
62359	Constitution Life Insurance Company	240	0	34	0	0	274
71730	Continental American Insurance Company	155	0	1,644	0	0	1,800
62413	Continental Assurance Company	25,678	163	15,752	-15	0	41,577
71404	Continental General Insurance Company	327	37	1,475	0	0	1,839
62634	Delaware American Life Insurance Company	472	0	163	0	0	635
81396	Delta Dental Insurance Company	0	0	0	0	0	0
73474	Dentegra Insurance Company	0	0	0	0	0	0
78611	EBPLife Insurance Company	0	0	0	0	0	0
62928	EMC National Life Company	1,803	316	328	53	0	2,500
90670	ERC Life Reinsurance Corporation	0	0	0	0	0	0
94285	Empire General Life Assurance Corporation	48,156	0	0	0	0	48,156
84174	Employees Life Company (Mutual)	17	6,941	0	6,741	0	13,698
68276	Employers Reassurance Corporation	0	0	0	0	0	0
62510	Equitrust Life Insurance Company	10	51,115	0	0	0	51,124
77968	Family Heritage Life Ins Co of America	0	0	565	0	0	565
63053	Family Life Insurance Company	6,136	16	42	0	0	6,194
74004	Family Service Life Insurance Company	67	0	0	0	0	67
63177	Farmers New World Life Insurance Company	201,800	47,417	2,552	40,151	0	291,920
67695	Federal Home Life Insurance Company	1,919	127	2,106	0	0	4,153
63223	Federal Life Insurance Company (Mutual)	2,462	36	59	22	0	2,579
63258	Federated Life Insurance Company	4,541	354	1,734	0	0	6,628
93696	Fidelity Investments Life Insurance Company	1,484	85,597	0	4,892	0	91,974
63290	Fidelity Life Assoc, A Mutual Legal Reserve Co	5,354	0	0	0	0	5,354
92908	Fidelity Life Insurance Company	0	0	0	0	0	0
71870	Fidelity Security Life Insurance Company	2,292	664	15,297	5	0	18,257
63274	Fidelity and Guaranty Life Insurance Company	71,439	311,111	0	20,046	0	402,596
71455	Financial American Life Insurance Co	0	0	0	0	0	0
98213	Financial Benefit Life Insurance Company	0	37	0	0	0	38
69140	First Allmerica Financial Life Insurance Company	1,526	26	151	41	0	1,744
63401	First Colony Life Insurance Company	157,386	42,664	58	3,718	0	203,826
64696	First Continental Life & Accident Insurance Co.	1	0	0	0	0	1
90328	First Health Life & Health Insurance Co	25	0	1,044	0	0	1,069
63495	First Investors Life Insurance Company	1,544	614	0	0	0	2,158
67652	First Penn-Pacific Life Insurance Company	40,459	2,313	7	0	0	42,779
79677	Forethought Life Assurance Company	0	0	0	0	0	0
91642	Forethought Life Insurance Company	74,457	5	0	0	0	74,462
71129	Fort Dearborn Life Insurance Company	6,939	1,011	3,006	54	0	11,010
70408	Fortis Benefits Insurance Company	66,183	4,391	96,731	12,400	0	179,705
69477	Fortis Insurance Company	2,609	0	27,952	212	0	30,773
80926	GE Group Life Assurance Company	14,028	0	48,515	0	0	62,542

## Life California Direct Premiums Written - 2004 (continued)

Figures taken from Insurers 2004 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity	A & H Insurance Premiums	Deposit Type Contract Funds	Other	Report Total
<b>Foreign Insurers:</b>							
65536	GE Life and Annuity Assurance Company	13,169	98,945	9,133	0	1	121,248
63657	Garden State Life Insurance Company	3,139	0	11	0	0	3,150
63665	General American Life Insurance Company	97,605	6,873	3,711	21,219	0	129,408
70025	General Electric Capital Assurance Company	12,405	183,672	155,855	1,415	50,000	403,348
86258	General Re Life Corporation	0	0	0	0	0	0
70939	Gerber Life Insurance Company	15,166	0	13,609	0	0	28,774
91472	Globe Life and Accident Insurance Company	27,989	1	2,353	0	0	30,343
62286	Golden Rule Insurance Company	7,069	8,104	1,123	0	0	16,296
63967	Government Personnel Mutual Life Insurance Company	6,969	128	24	0	0	7,120
62200	Great American Life Assurance Company	0	0	0	0	0	0
63312	Great American Life Insurance Company	20,329	72,136	2,025	9	0	94,500
90212	Great Southern Life Insurance Company	9,278	6,650	160	2,259	0	18,347
71480	Great Western Insurance Company	18,786	109	0	0	0	18,895
68322	Great-West Life & Annuity Insurance Company	24,289	515,886	83,023	5,389	0	628,587
64211	Guarantee Trust Life Insurance Company	4,702	37	27,885	213	0	32,837
64238	Guaranty Income Life Insurance Company	12	4,884	44	983	0	5,923
78778	Guardian Insurance & Annuity Company, Inc. (The)	5,661	95,861	0	0	583	102,105
64246	Guardian Life Insurance Company of America (The)	135,146	2,444	326,696	0	0	464,285
74268	HARTFORD LIFE GROUP INSURANCE COMPANY	1,472	0	3,033	0	0	4,505
92711	HCC Life Insurance Company	2,164	12	32,412	0	0	34,587
88340	Hannover Life Reassurance Company of America	0	0	0	0	0	0
60348	Hart Life Insurance Company	0	0	0	0	0	0
93505	Hartford International Life Reassurance Corp	0	0	0	0	0	0
88072	Hartford Life Insurance Company	162,623	121,345	22,633	905,612	1,066,609	2,278,821
70815	Hartford Life and Accident Insurance Company	68,211	1	107,854	0	68	176,135
71153	Hartford Life and Annuity Insurance Company	114,043	4,794	219	9,908	1,135,580	1,264,544
78972	Healthy Alliance Life Insurance Company	0	0	0	0	0	0
64394	Heritage Life Insurance Company	0	0	0	0	0	0
93440	Highmark Life Insurance Company	3,538	0	14,657	0	0	18,195
64467	Home Owners Life Insurance Company	0	0	0	0	0	0
64505	Homesteaders Life Company	22,011	324	0	0	0	22,336
64513	Horace Mann Life Insurance Company	2,893	4,782	47	0	0	7,722
93777	Household Life Insurance Company	4,567	0	7,582	0	0	12,149
73288	Humana Insurance Company	1,036	0	27,552	0	0	28,588
70580	HumanaDental Insurance Company	342	130	35,223	0	0	35,695
65005	IDS Life Insurance Company	109,810	428,347	33,970	1,911	0	574,038
76953	ING Insurance Company of America	0	-6	0	0	0	-6
86509	ING Life Insurance and Annuity Company	26,152	939,856	2	2,573	24,857	993,440
80942	ING USA Annuity and Life Insurance Company	6,051	820,463	233	56	0	826,803
97764	IdeaLife Insurance Company	521	5	15	4	0	545
64580	Illinois Mutual Life Insurance Company	92	676	192	3	0	962
64602	Independence Life and Annuity Company	0	0	0	0	0	0
64645	Indianapolis Life Insurance Company	36,150	3,269	263	3,726	0	43,409
81779	Individual Assurance Co, Life, Health & Accident	-1	0	49	0	0	47
74780	Integrity Life Insurance Company	40	26,330	0	0	0	26,370
64939	Investors Insurance Corporation	15	62,812	0	0	0	62,827
63487	Investors Life Insurance Company of North America	2,813	833	32	51	0	3,729
93610	Investors Partner Life Insurance Company	363	0	0	0	0	363
65056	Jackson National Life Insurance Company	77,505	1,193,871	0	6,707	0	1,278,083
64017	Jefferson National Life Insurance Company	2,159	11,676	115	637	0	14,588

## Life California Direct Premiums Written - 2004 (continued)

Figures taken from Insurers 2004 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity	A & H Insurance Premiums	Deposit Type Contract Funds	Other	Report Total
<b>Foreign Insurers:</b>							
70254	Jefferson Pilot Financial Insurance Company	93,565	2,939	66,265	0	0	162,769
62057	Jefferson Pilot LifeAmerica Insurance Company	1,136	1,085	25	0	0	2,246
67865	Jefferson-Pilot Life Insurance Company	117,298	63,416	44	0	0	180,757
65080	John Alden Life Insurance Company	1,438	0	1,697	0	0	3,135
65099	John Hancock Life Insurance Company	65,351	4,913	60,424	0	64,341	195,030
65838	John Hancock Life Insurance Company (U.S.A.)	319,950	100	12	29	1,974,421	2,294,511
90204	John Hancock Variable Life Insurance Company	186,867	0	0	0	1,598	188,465
65110	Kanawha Insurance Company	101	0	3,373	0	0	3,474
65129	Kansas City Life Insurance Company	12,737	689	284	3,855	0	17,565
90557	Kemper Investors Life Insurance Company	12,107	28,637	4	7,619	0	48,366
90344	Keystone State Life Insurance Company	13	0	0	0	0	13
65242	Lafayette Life Insurance Company (The)	16,747	8,488	131	798	0	26,163
68543	Liberty Bankers Life Insurance Company	8	165	0	0	0	173
65315	Liberty Life Assurance Company of Boston	31,115	268	66,109	200	0	97,692
65323	Liberty Life Insurance Company	2,259	1	7,661	1	0	9,923
65331	Liberty National Life Insurance Company	9,525	2	98	0	0	9,625
65498	Life Insurance Company of North America	112,203	0	124,756	0	0	236,959
65528	Life Insurance Company of the Southwest	24,431	187,988	2	0	0	212,421
64130	Life Investors Insurance Company of America	20,304	6,680	37,302	64	0	64,349
94188	LifeWise Assurance Company	36	0	8	0	0	44
65595	Lincoln Benefit Life Company	141,103	248,749	16,870	8,876	0	415,598
65927	Lincoln Heritage Life Insurance Co	24,924	183	15	0	0	25,121
69833	Lincoln Memorial Life Insurance Co	2,659	2	0	0	0	2,660
65676	Lincoln National Life Insurance Company (The)	296,040	1,129,920	3,416	0	0	1,429,376
76694	London Life Reinsurance Company	0	0	1	0	0	1
65722	Loyal American Life Insurance Company	289	2,376	1,216	13	0	3,894
97055	MEGA Life and Health Insurance Company (The)	1,460	178	108,744	6	0	110,388
86126	MEMBERS Life Insurance Company	389	0	0	0	0	390
85561	MIC Life Insurance Corporation	3	0	27	0	0	30
74209	MMA Insurance Company	0	0	0	0	0	0
70416	MML Bay State Life Insurance Company	12,086	10	0	0	0	12,096
78077	MONY Life Insurance Company of America	67,781	35,522	0	0	0	103,303
66427	MTL Insurance Company	15	0	0	0	0	15
65781	Madison National Life Insurance Company, Inc.	1,122	841	754	0	0	2,717
65870	Manhattan Life Insurance Company (The)	1,349	0	0	0	0	1,349
67083	Manhattan National Life Insurance Company	7,450	12	0	0	0	7,462
87793	Manufacturers Life Ins Co of America (The)	0	0	0	0	0	0
71072	Marquette National Life Insurance Company	0	0	0	0	0	0
80896	Massachusetts Casualty Insurance Company	0	0	6,346	0	0	6,346
65935	Massachusetts Mutual Life Insurance Company	255,244	102,923	39,819	567	489,365	887,917
87750	Mayflower National Life Insurance Company	15,770	0	0	0	0	15,770
69515	MedAmerica Insurance Company	0	0	472	0	0	472
63762	Medco Containment Life Insurance Company	0	0	0	0	0	0
74217	Medical Savings Insurance Company	4	0	3,764	3,275	0	7,043
71471	Medico Life Insurance Company	77	0	2,811	0	0	2,888
65951	Merit Life Insurance Co.	3,361	0	4,702	0	0	8,063
79022	Merrill Lynch Life Insurance Company	2,997	70,104	0	0	0	73,101
93513	MetLife Investors Insurance Company	136	2,225	0	0	0	2,361
61050	MetLife Investors USA Insurance Company	1,871	470,367	0	0	0	472,238
65978	Metropolitan Life Insurance Company	639,335	325,456	402,300	0	593,000	1,960,091

## Life California Direct Premiums Written - 2004 (continued)

Figures taken from Insurers 2004 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity	A & H Insurance Premiums	Deposit Type Contract Funds	Other	Report Total
<b>Foreign Insurers:</b>							
97136	Metropolitan Tower Life Insurance Company	10,573	87	0	0	0	10,660
66001	Mid-Continent Life Insurance Company	0	0	0	0	0	0
66087	Mid-West National Life Ins Co of Tennessee	2,131	106	65,849	0	0	68,087
66044	Midland National Life Insurance Company	77,269	307,303	1	5,441	0	390,013
66109	Midwestern United Life Insurance Company	419	0	0	0	0	420
66168	Minnesota Life Insurance Company	113,305	30,488	21,297	4,883	114,239	284,213
66265	Monarch Life Insurance Company	372	1	3,860	0	0	4,232
66281	Monumental Life Insurance Company	20,548	22,739	31,886	129	3,098	78,399
66370	Mony Life Insurance Company	27,657	690	5,493	0	0	33,840
66346	Munich American Reassurance Company	0	0	0	0	0	0
31119	Mutual Protective Insurance Company	0	0	1,557	0	0	1,557
66419	Mutual Service Life Insurance Company	1,848	379	3	0	216	2,447
88668	Mutual of America Life Insurance Company	964	276	532	0	81,907	83,679
71412	Mutual of Omaha Insurance Company	0	0	53,470	0	0	53,470
97241	NGL American Life Insurance Company	165	0	1	0	0	166
81353	NYLIFE Insurance Company of Arizona	12,952	0	0	0	0	12,952
61409	National Benefit Life Insurance Company	3,020	0	160	0	0	3,179
66540	National Farmers Union Life Insurance Company	1,518	2	0	2	0	1,522
90956	National Financial Insurance Company	0	0	617	0	0	617
98205	National Foundation Life Insurance Company	26	0	1,352	0	0	1,377
66583	National Guardian Life Insurance Company	35,689	293	338	0	0	36,320
82538	National Health Insurance Company	2	5,202	1,036	0	0	6,239
66680	National Life Insurance Company	52,997	13,522	4,882	0	0	71,402
87963	National Teachers Associates Life Ins Co	1	0	10,248	0	0	10,249
66850	National Western Life Insurance Company	3,773	145,203	0	1,615	8	150,599
66869	Nationwide Life Insurance Company	205,325	9,145	129,756	0	934,992	1,279,219
68225	Nationwide Life Insurance Company of America	39,192	102	230	2,801	0	42,325
70750	Nationwide Life and Annuity Company of America	935	665	0	0	0	1,600
92657	Nationwide Life and Annuity Insurance Company	16,197	323	0	0	94,873	111,392
91626	New England Life Insurance Company	44,005	33,411	1,580	0	19,340	98,336
78743	New Era Life Insurance Company	4	2	3	1	0	11
69698	New Era Life Insurance Company of the Midwest	54	22	0	21	0	97
66915	New York Life Insurance Company	556,487	69,850	49,873	2,709	48,544	727,463
91596	New York Life Insurance and Annuity Corporation	214,208	547,616	0	0	0	761,824
97705	New York Life and Health Insurance Company	0	0	0	0	0	0
81264	Nippon Life Insurance Company of America	1,439	0	47,298	0	0	48,738
66974	North American Company for Life and Health Ins	54,070	36,396	10	197	0	90,672
67032	North Carolina Mutual Life Insurance Company	64	0	2,497	0	0	2,561
67059	North Coast Life Insurance Company	2,234	555	539	0	0	3,329
69000	Northwestern Long Term Care Insurance Company	0	0	4,618	0	0	4,618
67091	Northwestern Mutual Life Insurance Company (The)	565,468	36,876	61,695	722	479	665,239
63444	Nutmeg Life Insurance Company	0	0	0	0	0	0
67148	Occidental Life Ins Co of North Carolina	1,542	19	0	0	0	1,561
89206	Ohio National Life Assurance Corporation	23,312	152	2,555	0	0	26,019
67172	Ohio National Life Insurance Company (The)	5,533	49,230	1,263	1,780	6,902	64,708
67180	Ohio State Life Insurance Company (The)	5,147	3	7	24	0	5,182
67199	Old American Insurance Company	2,633	0	402	0	0	3,035
67261	Old Republic Life Insurance Company	5,093	0	1,069	0	0	6,161
76007	Old United Life Insurance Company	0	0	0	0	0	0
76791	Old West Annuity & Life Insurance Company	0	777	0	621	0	1,399

## Life California Direct Premiums Written - 2004 (continued)

Figures taken from Insurers 2004 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity	A & H Insurance Premiums	Deposit Type Contract Funds	Other	Report Total
<b>Foreign Insurers:</b>							
88099	Optimum Re Insurance Company	0	0	0	0	0	0
76112	Oxford Life Insurance Company	77	826	99	0	0	1,002
67393	Ozark National Life Insurance Company	186	3	3	0	0	191
93548	PHL Variable Insurance Company	19,261	28,477	0	305	0	48,043
84506	PacificCare Life Assurance Company	0	0	0	0	0	0
70785	PacificCare Life and Health Insurance Company	38	30	381,624	0	0	381,692
64343	Pacific Guardian Life Insurance Company, Limited	8,603	8	46	582	0	9,240
97268	Pacific Life & Annuity Company	-450	2,411	36,971	536	25	39,493
93459	Pan-American Assurance Company	8,752	0	0	0	0	8,752
67539	Pan-American Life Insurance Company	1,203	115	9,366	0	0	10,684
93564	Paragon Life Insurance Company	18,922	0	0	0	0	18,922
60003	Park Avenue Life Insurance Company	1,575	0	0	0	0	1,575
64688	PartnerRe Life Insurance Company of the U.S.	0	0	0	0	0	0
67598	Paul Revere Life Insurance Company (The)	1,405	0	52,499	16	0	53,921
67601	Paul Revere Variable Annuity Ins Co (The)	424	0	0	15,860	0	16,284
67636	Peninsular Life Insurance Company	0	0	0	0	0	0
69337	Penn Diversified Insurance and Annuity Company	0	0	0	0	0	0
93262	Penn Insurance and Annuity Company (The)	1,706	0	0	0	107	1,813
67644	Penn Mutual Life Insurance Company (The)	37,551	1,338	1,846	2,689	19,665	63,090
63282	Penn Treaty Network America Insurance Company	204	3	46,668	0	0	46,875
67660	Pennsylvania Life Insurance Company	1,368	1,360	5,039	0	0	7,767
66605	Peoples Benefit Life Insurance Company	13,608	65,782	6,453	5	0	85,848
67784	Philadelphia American Life Insurance Company	8	0	1,606	0	0	1,614
67814	Phoenix Life Insurance Co	47,962	983	527	15,172	0	64,643
69647	Phoenix National Insurance Co	320	11	0	0	0	331
72125	Physicians Life Insurance Company	16,882	21,205	6	961	0	39,052
80578	Physicians Mutual Insurance Company	0	0	13,540	0	0	13,540
67873	Pioneer American Insurance Company	449	4	0	0	0	452
67911	Pioneer Mutual Life Insurance Company	8,552	201	0	0	0	8,753
67946	Pioneer Security Life Insurance Company	102	2	0	0	0	104
68039	Presidential Life Insurance Company	875	8,327	55	1,890	0	11,148
65919	Primerica Life Insurance Company	223,350	279	132	0	0	223,762
61271	Principal Life Insurance Company	174,746	167,331	186,075	958,683	1,823	1,488,658
68047	Professional Insurance Company	44	0	2,441	0	0	2,486
68136	Protective Life Insurance Company	67,086	21,049	1,024	2,564	0	91,722
88536	Protective Life and Annuity Insurance Co	52	0	0	0	0	52
67903	Provident American Life & Health Insurance Company	1	0	12	0	0	13
68195	Provident Life and Accident Insurance Company	23,615	0	105,781	0	0	129,396
70866	Provident National Assurance Company	0	22	0	0	0	22
79227	Pruco Life Insurance Company	142,870	75,922	0	2,205	0	220,998
68241	Prudential Insurance Company of America (The)	519,357	350,089	64,969	13,578	972,471	1,920,464
93629	Prudential Retirement Insurance and Annuity Company	0	34	0	0	0	34
66133	Prudential Select Life Ins Co of America	0	0	0	0	0	0
68284	Pyramid Life Insurance Company (The)	39	5	215	0	0	259
93572	RGA Reinsurance Company	0	0	0	0	0	0
65765	Reassure America Life Insurance Co	42,852	333	19,146	0	0	62,332
67105	ReliaStar Life Insurance Company	166,525	210,860	51,836	1,271	0	430,492
61360	ReliaStar Life Insurance Company of New York	6,963	109	1,954	0	0	9,026
68357	Reliable Life Insurance Company (The)	73	0	1	0	0	75
72613	Reliance Life Insurance Company	-65	0	0	0	0	-65



## Life California Direct Premiums Written - 2004 (continued)

Figures taken from Insurers 2004 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity	A & H Insurance Premiums	Deposit Type Contract Funds	Other	Report Total
<b>Foreign Insurers:</b>							
68381	Reliance Standard Life Insurance Company	40,995	8,965	53,899	0	0	103,858
61506	Resource Life Insurance Company	322	0	334	0	0	656
60183	S.USA Life Insurance Company, Inc.	92	0	0	0	0	92
68446	SCOR Life Insurance Company	44	13	16	0	0	73
93246	Sage Life Assurance of America, Inc.	0	0	0	0	103	103
87572	Scottish Re (U.S.), Inc.	0	0	0	0	0	0
69914	Sears Life Insurance Company	3,484	0	10,258	0	0	13,742
93742	Securian Life Insurance Company	13	1	0	0	0	14
68675	Security Benefit Life Insurance Company	2,502	101,317	0	0	0	103,819
68764	Security Financial Life Insurance Co.	5,219	373	1,335	798	0	7,726
68721	Security Life Insurance Company of America	3,419	6	10,734	0	0	14,159
68713	Security Life of Denver Insurance Company	190,078	15	15	7,500	0	197,609
68772	Security Mutual Life Insurance Company of New York	2,205	621	355	1	0	3,183
69485	Security National Life Insurance Company	353	74	7	6	0	441
68802	Sentinel Security Life Insurance Company	2,424	0	0	1	0	2,425
68810	Sentry Life Insurance Company	2,152	18,915	366	2	0	21,434
80586	Servus Life Insurance Company	0	0	0	0	0	0
91391	Southwestern Life Insurance Company	7,074	1	29	18	0	7,121
69019	Standard Insurance Company	70,841	36,431	161,504	257	127,763	396,796
69051	Standard Life Insurance Company of Indiana	553	32,265	0	38,256	0	71,074
86355	Standard Life and Accident Insurance Company	1,668	606	9,121	0	0	11,395
69078	Standard Security Life Ins Co of New York	14	0	20,603	0	0	20,617
94498	State Farm Annuity and Life Insurance Company	0	0	0	0	0	0
69108	State Farm Life Insurance Company	284,348	59,781	0	799	0	344,929
69116	State Life Insurance Company (The)	4,567	2,470	7,396	10	0	14,443
89184	Sterling Investors Life Insurance Company	454	8	0	0	0	462
65021	Stonebridge Life Insurance Company	20,166	0	56,003	0	0	76,170
79065	Sun Life Assurance Company of Canada (U.S.)	20,269	420,758	0	1,236	0	442,263
69256	SunAmerica Life Insurance Company	9,055	5,387	44	150,000	0	164,486
69272	Sunset Life Insurance Company of America	13,730	0	4	791	0	14,525
69310	Surety Life Insurance Company	22,231	406	37	0	0	22,674
82627	Swiss Re Life & Health America Inc.	-3	0	0	0	0	-3
68608	Symetra Life Insurance Co	15,313	57,789	42,347	13,954	0	129,403
90581	Symetra National Life Insurance Co	50	0	0	0	0	50
69345	Teachers Ins and Annuity Association of America	25,480	359,351	5,000	8,452	0	398,283
69604	Templeton Funds Annuity Company	0	0	0	0	0	0
69396	Texas Life Insurance Company	2,226	0	0	0	0	2,226
97721	Thrivent Life Insurance Company	4,057	38,873	0	0	0	42,929
60142	Tiaa-Cref Life Insurance Co	2,159	23,874	702	57,643	0	84,378
70688	Transamerica Financial Life Insurance Company	299	109,809	263	0	4,447	114,817
86231	Transamerica Life Insurance Company	133,928	261,321	6,935	777	0	402,961
69507	Transamerica Life Insurance and Annuity Company	150	69,122	0	331,462	400,880	801,613
67121	Transamerica Occidental Life Insurance Company	324,704	11,295	33,527	372,004	33,063	774,593
87726	Travelers Insurance Company (The)	153,227	348,348	22,704	593,341	0	1,117,620
80950	Travelers Life and Annuity Company (The)	163,080	177,354	0	694	0	341,128
71768	Trigon Health and Life Insurance Company	0	0	0	0	0	0
61425	Trustmark Insurance Company	7,939	11	11,350	0	0	19,300
62863	Trustmark Life Insurance Company	380	0	3,303	0	0	3,683
84530	U.S. Financial Life Insurance Company	19,511	0	0	0	0	19,511
86371	ULLICO Life Insurance Company	188	0	0	0	0	188

## Life California Direct Premiums Written - 2004 (continued)

Figures taken from Insurers 2004 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity	A & H Insurance Premiums	Deposit Type Contract Funds	Other	Report Total
<b>Foreign Insurers:</b>							
62235	UNUM Life Insurance Company of America	135,118	37	378,371	284	0	513,809
70955	USA Life One Insurance Company of Indiana	3	0	0	0	0	3
69663	USAA Life Insurance Company	58,908	67,328	11,558	2,011	0	139,805
94358	USABLE Life	0	0	0	0	0	0
80314	UniCARE Life & Health Insurance Company	15,835	0	39,359	0	0	55,194
91529	Unimerica Insurance Company	0	0	0	0	0	0
69701	Union Bankers Insurance Company	284	1	236	0	0	521
80837	Union Central Life Insurance Company (The)	33,250	65,063	3,223	992	1	102,528
62596	Union Fidelity Life Insurance Company	5,934	30	10,567	0	0	16,532
69744	Union Labor Life Insurance Company (The)	9,726	0	41,281	0	0	51,007
98884	Union Security Life Insurance Company	3,182	0	5,928	0	0	9,110
81124	Union Standard of America Life Insurance Company	0	0	3	0	0	3
92916	United American Insurance Company	2,844	767	46,575	0	0	50,185
65269	United Benefit Life Insurance Company	0	0	0	0	0	0
97870	United Dental Care Insurance Company	0	0	0	0	0	0
91693	United Family Life Insurance Company	101	5	11	0	0	118
87645	United Fidelity Life Insurance Company	1,146	45	0	24	0	1,215
79413	United HealthCare Insurance Company	458	0	509,371	0	0	509,829
63983	United Heritage Life Insurance Co	3,983	3,263	46	230	0	7,521
69922	United Home Life Insurance Company	947	1	78	0	0	1,026
69930	United Insurance Company of America	24,891	1	753	0	0	25,645
94099	United Investors Life Insurance Company	13,188	93	0	737	0	14,018
70106	United States Life Ins Co in the City of New York (The)	24,897	4	50,244	0	0	75,145
63479	United Teacher Associates Insurance Company	115	7,045	2,169	0	0	9,329
97179	United Wisconsin Life Insurance Company	1	0	1	0	0	2
72850	United World Life Insurance Company	245	0	0	0	0	246
69868	United of Omaha Life Insurance Company	85,288	71,233	32,105	4,316	191	193,132
70114	Unity Mutual Life Insurance Company	177	39	2	0	0	217
70157	Universal Life Insurance Company	13	0	2	0	0	14
70173	Universal Underwriters Life Insurance Company	2,153	0	2	0	0	2,155
63738	Utica National Life Insurance Company	36	317	0	0	0	352
70211	Valley Forge Life Insurance Company	110,382	226	138	23	0	110,769
70238	Variable Annuity Life Insurance Company (The)	0	404,121	0	0	0	404,121
81027	Veterans Life Insurance Company	6,969	0	1,299	0	0	8,268
84549	Vista Life Insurance Company	0	0	0	0	0	0
70319	Washington National Insurance Company	5,911	203	11,437	5	0	17,556
70335	West Coast Life Insurance Company	90,411	34	40	0	0	90,485
91413	Western Reserve Life Assurance Co of Ohio	214,292	84,431	0	0	0	298,723
70483	Western and Southern Life Insurance Company (The)	8,215	0	273	0	0	8,488
92622	Western-Southern Life Assurance Company	4,251	27,219	0	0	0	31,470
78301	Westward Life Insurance Company	42	0	815	0	0	857
78409	Workmen's Life Insurance Company	0	0	0	0	0	0
70629	World Insurance Company	73	6	667	0	0	746
88080	XL Life Insurance and Annuity Company	0	0	0	0	0	0

Total Foreign Insurers: 444

<b>Total</b>	<b>12,017,121</b>	<b>19,276,529</b>	<b>6,956,615</b>	<b>4,049,166</b>	<b>8,310,647</b>	<b>50,610,077</b>
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Total CA and Foreign Insurers: 476

<b>Grand Total</b>	<b>12,714,817</b>	<b>19,509,893</b>	<b>9,667,852</b>	<b>4,206,237</b>	<b>8,812,264</b>	<b>54,911,063</b>
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**TABLE NO. 2 - PROPERTY & CASUALTY INSURERS ASSETS & LIABILITIES  
AS OF DECEMBER 31, 2004**

Underwriting & Investment Result for 2004 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
<b>Alien Insurers:</b>									
34886	Chiyoda Fire & Marine Ins Co, Ltd. (The) (US Branch)	39,544	20,838	18,706	3,065	610	2,375	0	0
11231	Generali Assicurazioni Generali S.P.A. (U.S. Branch)	88,522	42,559	45,964	-7,851	1,677	-10,865	807	1,368
11266	Gerling Global Reinsurance Corp U.S. Branch	300,514	255,830	44,684	-21,816	17,175	-14,604	0	0
10048	Hyundai Marine & Fire Insurance Co., Ltd.	36,970	23,627	13,343	-2,296	907	7,030	1,922	322
37800	LG Ins Co, Limited (United States Branch)	37,498	20,100	17,397	1,183	1,700	1,244	4,022	1,081
27073	Nipponkoa Insurance Company, Limited	178,928	127,646	51,282	-8,682	10,852	-2,355	11,797	6,242
38300	Samsung Fire & Marine Ins Co., Ltd. (U.S. Branch)	50,581	28,042	22,538	2,954	2,112	4,013	0	0
12904	Tokio Marine & Nichido Fire Insurance Co., Ltd.	1,349,878	940,212	409,666	500	47,951	64,880	173,879	119,572
31526	Wawanesa Mutual Insurance Company (The)	215,952	65,964	149,988	8,356	11,648	14,514	69,250	46,353
Total Alien Insurers: 9									
	<b>Total</b>	<b>2,298,387</b>	<b>1,524,817</b>	<b>773,569</b>	<b>-24,586</b>	<b>94,632</b>	<b>66,232</b>	<b>261,679</b>	<b>174,938</b>
<b>California Insurers:</b>									
36404	21st Century Casualty Company	10,725	614	10,111	0	530	415	16,657	8,560
12963	21st Century Insurance Company	1,500,378	898,666	601,712	64,751	68,503	79,305	1,274,247	797,246
10920	Alliance United Insurance Company	11,174	4,556	6,618	-2,154	283	-373	5,605	3,277
35300	Allianz Global Risks US Insurance Company	4,598,791	1,123,168	3,475,623	-23,537	62,135	90,971	78,070	-24,750
36420	Allianz Underwriters Insurance Company	78,203	25,958	52,245	-362	4,608	619	0	73,901
36528	Allied Insurance Company	11,868	59	11,809	-23	522	324	0	0
10216	American Contractors Indemnity Company	91,509	52,327	39,182	2,148	3,928	8,409	48,147	5,860
10819	American Equity Specialty Insurance Company	42,862	26,773	16,088	162	1,004	5,787	0	-1,735
43761	American International Ins Co of California, Inc.	68,647	50,382	18,265	-1,575	1,453	972	126,087	50,685
40800	American Sterling Insurance Company	8,787	201	8,586	-311	754	238	260	53
40010	Anchor General Insurance Company	25,112	13,106	12,006	1,963	217	1,562	39,579	20,384
19801	Argonaut Insurance Company	1,195,883	823,479	372,404	-15,700	39,338	18,830	55,366	35,527
21865	Associated Indemnity Corporation	146,698	92,061	54,637	901	5,966	7,590	99,213	30,286
24813	Balboa Insurance Company	896,534	560,090	336,444	19,636	29,705	-2,669	61,068	18,501
10830	Business Alliance Insurance Company	24,635	15,542	9,093	2,380	378	2,372	20,631	5,095
11166	C-F Insurance Company	15,202	84	15,118	-6	102	13,062	0	0
36340	CAMICO Mutual Insurance Company	111,537	77,273	34,264	-2,785	4,472	2,313	28,225	11,965
10929	CII Insurance Company	14,027	5,858	8,169	-260	315	17	0	0
20435	CNA Casualty of California	26,695	3	26,692	0	1,471	1,328	80	-7,319
18953	CSE Safeguard Insurance Company	62,852	39,605	23,247	1,198	1,415	2,115	26,717	18,808
38342	California Automobile Insurance Company	171,312	111,392	59,920	21,306	5,487	20,600	166,103	89,577
13544	California Capital Insurance Company	329,444	201,597	127,847	13,826	10,493	-7,497	208,717	76,645
27464	California Casualty & Fire Insurance Company	50,509	30,243	20,266	-3,129	1,190	317	0	699
10063	California Casualty Compensation Insurance Company	64,090	4,037	60,053	173	2,792	2,143	0	26
20117	California Casualty Indemnity Exchange (The)	398,842	138,861	259,981	-14,509	15,769	-6,085	147,005	85,992
20125	California Casualty Insurance Company	121,314	61,345	59,969	-6,259	1,643	-7,963	34,827	12,485
31046	California General Underwriters Ins Co, Inc.	13,313	620	12,693	376	642	379	0	0
32271	California Indemnity Insurance Company	14,312	0	14,312	-14,035	5,290	-71,088	789	27,667
38865	California Insurance Company	14,017	6,076	7,941	-251	282	692	0	-418
15539	California State Automobile Assoc Inter-Ins Bureau	4,727,824	2,323,610	2,404,214	166,842	115,484	277,547	1,903,354	960,528

## Property &amp; Casualty Insurers Assets &amp; Liabilities as of December 31, 2004 (continued)

Underwriting &amp; Investment Result for 2004 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
<b>California Insurers:</b>									
10520	Care West Insurance Company	44,675	34,652	10,023	1,918	847	1,894	15,064	6,595
26905	Century-National Insurance Company	495,116	362,090	133,026	1,555	24,835	23,982	208,575	101,754
42242	Citation Insurance Company	43,075	23,782	19,293	-1,448	2,153	4,990	0	2,162
10315	Civic Property and Casualty Company	169,143	114,812	54,331	5,878	6,407	6,339	6,645	1,833
10693	Civil Service Employees Insurance Company	141,034	90,615	50,419	2,396	3,099	7,026	86,296	35,007
36412	Claremont Liability Insurance Company	20,381	5,612	14,769	1,038	959	1,481	1,143	17,452
25089	Coast National Insurance Company	565,989	316,556	249,433	20,529	6,979	26,061	486,325	204,126
13161	Commerce West Insurance Company	117,693	74,799	42,894	5,822	4,900	7,961	49,327	24,323
32280	Commercial Casualty Insurance Company	274,082	216,791	57,292	-1,281	708	46,897	116	4,219
12177	CompWest Insurance Company	49,325	1,228	48,098	-2,448	289	48,098	1,020	401
20923	Continental Reinsurance Corporation	100,204	3,008	97,196	0	1,542	4,398	0	0
14010	Crusader Insurance Company	135,796	106,360	29,436	1,002	4,205	3,333	68,872	32,191
10855	Cypress Insurance Company	347,585	144,558	203,027	-809	4,367	18,382	20,054	11,102
19285	Danielson Insurance Company	9,333	2,848	6,485	165	426	460	0	0
19269	Danielson National Insurance Company	12,221	3,468	8,753	337	507	704	606	298
40975	Dentists Insurance Company (The)	203,086	86,757	116,329	265	24,812	8,697	31,334	9,708
34495	Doctors' Company, An Interinsurance Exchange (The)	1,559,572	1,153,989	405,583	-7,237	48,511	55,393	149,700	48,786
12890	Eagle West Insurance Company	48,785	26,461	22,324	1,975	2,080	2,707	10,649	7,087
11512	Employers Compensation Insurance Company	1,141,425	936,194	205,231	17,970	3,787	61,822	277,096	143,283
11555	Employers Direct Insurance Company	146,228	91,204	55,024	17,116	2,229	7,765	108,991	54,668
30210	Esurance Property and Casualty Insurance Company	29,854	15,929	13,925	-2,426	118	187	49,969	25,865
10318	Exact Property and Casualty Company	166,607	112,220	54,387	5,870	6,247	6,550	11,047	3,753
18864	Fairmont Insurance Company	42,564	27,590	14,974	16	1,191	-10,765	0	0
25518	Fairmont Premier Insurance Company	168,487	48,571	119,916	24	1,483	82,472	2,133	1,548
21652	Farmers Insurance Exchange	10,117,191	7,716,016	2,401,176	237,471	154,066	251,933	2,182,095	1,217,655
10873	Farmers Reinsurance Company	1,292,089	413,637	878,452	34,097	55,460	66,399	0	0
25180	Fidelity National Insurance Company	116,158	61,636	54,522	1,482	1,468	16,564	38,427	9,033
19852	Financial Indemnity Company	64,452	33,481	30,970	1,027	2,476	221	141,687	70,788
31453	Financial Pacific Insurance Company	178,312	130,115	48,196	909	6,300	7,621	90,517	48,160
21660	Fire Insurance Exchange	1,623,512	1,219,045	404,467	35,328	453	83,092	1,056,087	301,784
21873	Fireman's Fund Insurance Company	9,913,245	6,983,138	2,930,106	66,329	350,114	71,240	488,777	198,710
11099	First American Home Buyers Protection Corp	200,838	80,801	120,037	22,483	8,353	14,182	76,633	32,370
37710	First American Property & Casualty Insurance Co	83,665	54,569	29,096	-831	3,190	3,944	15,154	4,705
34525	First American Specialty Insurance Company	83,415	60,849	22,565	155	2,402	5,053	96,692	53,944
10201	Galway Insurance Company	26,645	4,684	21,960	664	453	712	5,778	2,609
30007	General Fidelity Insurance Company	166,785	12,391	154,395	4,973	3,708	14,585	0	0
39861	Golden Bear Insurance Company	58,487	44,352	14,136	4,395	1,990	2,928	31,648	9,272
10836	Golden Eagle Insurance Corporation	787,543	482,080	305,464	41,480	34,392	70,479	46,647	66,565
39527	Heritage Indemnity Company	198,019	113,301	84,718	1,843	10,658	7,626	8,769	4,083
11005	Homesite Insurance Co of California	16,307	9,529	6,779	520	289	670	12,068	6,561
22756	Horace Mann Property & Casualty Insurance Co	92,037	58,348	33,689	13,050	3,582	12,429	21,954	11,175
25550	Indemnity Company of California	14,579	7,341	7,238	917	547	973	5,266	1,423
27847	Insurance Company of the West	630,030	336,576	293,453	-4,647	13,943	43,267	97,336	29,600
15598	Interinsurance Exchange of the Automobile Club	4,400,067	1,970,976	2,429,092	399,634	77,034	355,659	1,943,232	928,723
35637	Landmark Insurance Company	258,940	166,008	92,933	1,665	7,303	6,230	900	-776

## Property &amp; Casualty Insurers Assets &amp; Liabilities as of December 31, 2004 (continued)

Underwriting &amp; Investment Result for 2004 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
<b>California Insurers:</b>									
36706	Lawyers' Mutual Insurance Company	198,239	119,881	78,358	8,068	7,547	10,760	53,451	12,789
42269	Majestic Insurance Company	157,872	121,160	36,713	1,508	5,154	-1,708	92,739	47,756
32433	Medical Insurance Exchange of California	312,238	212,495	99,743	-5,305	14,657	12,279	34,860	26,908
15768	Merced Mutual Insurance Company	18,067	7,055	11,012	283	567	1,382	7,253	2,942
11908	Mercury Casualty Company	1,992,836	840,689	1,152,147	126,744	124,096	154,291	693,252	312,160
27553	Mercury Insurance Company	1,455,880	757,222	698,657	118,447	68,767	53,538	1,147,508	576,830
24821	Meritplan Insurance Company	41,767	26,244	15,523	-582	1,552	592	64,576	22,443
21687	Mid-Century Insurance Company	2,900,573	2,342,212	558,361	-154,904	116,347	-47,490	176,772	109,525
27480	Mid-State Mutual Insurance Company	14,221	7,152	7,069	818	478	1,101	6,681	2,977
23540	Monterey Insurance Company	40,237	25,742	14,495	1,975	1,641	2,421	20,911	8,275
23671	National American Insurance Company of California	58,630	41,691	16,939	-1,908	1,284	928	14,580	6,932
10317	Neighborhood Spirit Property and Casualty Company	170,383	114,775	55,608	5,875	6,452	6,622	23,349	8,213
33200	Norcal Mutual Insurance Company	886,638	575,012	311,626	-18,682	37,769	55,346	184,113	79,163
10222	PACO Assurance Company, Inc.	16,001	5,981	10,020	-332	646	667	0	0
40550	Pacific Pioneer Insurance Company	21,910	13,851	8,059	-44	532	455	840	266
11048	Pacific Property and Casualty Company	30,605	17,410	13,196	5,361	937	4,232	21,903	12,546
10887	Pacific Select Property Insurance Co	42,071	5,278	36,793	1,951	2,960	526	22,650	-547
37850	Pacific Specialty Insurance Company	231,026	156,191	74,835	4,917	9,009	2,008	131,095	49,009
10900	Preferred Employers Insurance Company	103,507	86,773	16,734	2,569	1,830	2,444	191,407	112,217
22179	Republic Indemnity Company of America	797,779	555,223	242,556	41,646	32,202	21,724	41,526	70,752
43753	Republic Indemnity Company of California	36,926	22,229	14,697	1,288	701	442	288,147	90,201
15776	Residence Mutual Insurance Company	48,640	27,416	21,225	2,813	1,345	3,341	37,708	13,346
10970	Response Indemnity Company of California	6,377	905	5,472	-532	163	-402	719	842
10352	SCPIE Indemnity Company	640,905	504,369	136,536	-26,731	17,404	-3,680	103,202	36,652
10939	Safeway Direct Insurance Company	9,986	2,960	7,026	201	391	409	4,046	2,667
10837	San Diego Insurance Company	76,211	20,599	55,612	0	3,437	4,754	0	0
21911	San Francisco Reinsurance Company	279,505	30,588	248,917	-2,083	14,748	11,331	0	0
22985	Sequoia Insurance Company	148,641	95,353	53,288	-5,420	2,997	17,838	87,081	45,436
36790	Springfield Insurance Company	76,359	61,905	14,454	125	1,762	3,021	29,638	17,273
35076	State Compensation Insurance Fund	18,973,214	16,110,719	2,862,495	338,410	636,671	776,618	8,216,405	5,335,599
42277	Sterling Casualty Insurance Company	33,125	18,871	14,253	4,699	-1,694	2,910	62,163	33,918
12793	Surety Company of the Pacific	20,039	15,723	4,316	-1,462	542	-766	13,123	1,497
32107	Sutter Insurance Company	76,014	53,374	22,640	-1,909	2,886	1,195	41,060	31,020
25496	TIG Indemnity Company	25,725	1,989	23,735	1,840	269	1,469	-18	-3
25534	TIG Insurance Company	2,148,706	1,406,678	742,027	-99,591	-45,103	46,099	-1,227	22,360
25445	TIG Specialty Insurance Company	28,775	215	28,560	0	640	358	21	-162
18031	TOPA Insurance Company	177,119	118,105	59,014	-1,095	6,210	5,934	120,471	57,840
21709	Truck Insurance Exchange	1,215,272	866,028	349,245	36,354	16,989	58,632	352,381	345,485
10004	Ulico Standard of America Casualty Company	44,219	38,668	5,551	-1,183	2,685	-257	0	0
14133	Valley Insurance Company	22,680	9,909	12,771	225	907	1,167	15,693	4,212
10079	Vintage Insurance Company	18,327	1,202	17,126	-407	420	-16	66	263
10683	Wawanesa General Insurance Company	263,280	162,989	100,290	-540	9,794	33,062	187,126	133,413
27502	Western General Insurance Company	77,248	52,303	24,945	-402	1,947	5,827	74,124	41,629
13625	Western Mutual Insurance Company	31,425	18,219	13,206	1,859	784	1,863	5,527	3,297
10997	Western Select Insurance Company	12,929	1,177	11,753	-80	553	337	134	359

## Property &amp; Casualty Insurers Assets &amp; Liabilities as of December 31, 2004 (continued)

Underwriting &amp; Investment Result for 2004 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
<b>California Insurers:</b>									
10935	Western Underwriters Insurance Company	16,353	2,686	13,668	746	432	1,376	0	0
37770	Western United Insurance Company	80,182	34,052	46,129	1,907	2,914	6,739	99,019	49,915
24635	Westward Insurance Company	4,354	180	4,174	-197	248	45	10	-14
25780	Williamsburg National Insurance Company	28,311	12,732	15,579	3,057	530	1,858	41,571	24,683
13250	Workmen's Auto Insurance Company	66,193	49,876	16,317	-947	1,952	-7,429	26,793	11,924
30120	ZNAT Insurance Company	42,524	32,277	10,247	1,882	934	1,316	14,018	3,814
13269	Zenith Insurance Company	1,971,229	1,397,959	573,270	91,757	99,092	113,465	725,466	366,213
Total California Insurers: 127									
	<b>Total</b>	<b>87,392,948</b>	<b>57,850,839</b>	<b>29,542,109</b>	<b>1,624,927</b>	<b>2,495,008</b>	<b>3,265,851</b>	<b>25,759,310</b>	<b>14,166,927</b>
<b>Foreign Insurers:</b>									
22896	ACA Financial Guaranty Corporation	540,457	250,454	290,003	-17,696	14,899	152,219	1,478	0
10921	ACA Insurance Company	17,530	4,439	13,091	-232	452	1,013	17	0
19984	ACIG Insurance Company	194,222	134,801	59,421	-3,843	6,682	6,550	647	54
22950	ACSTAR Insurance Company	86,200	58,830	27,370	1,846	2,065	943	977	57
34789	AIG Centennial Insurance Company	558,134	313,105	245,030	3,429	16,390	29,102	8,502	11,520
43974	AIG Indemnity Insurance Company	55,587	34,151	21,436	9,112	3,140	7,969	8,819	7,800
22225	AIG Preferred Insurance Company	76,852	55,032	21,820	-2,225	4,260	1,174	1,287	-690
20796	AIG Premier Insurance Company	341,387	224,452	116,936	21,997	11,443	26,822	11,705	14,878
19399	AIU Insurance Company	2,999,954	2,266,441	733,513	107,578	46,529	241,960	12,162	16,981
27928	AMEX Assurance Company	283,613	66,860	216,753	130,454	11,883	10,795	175,416	94,676
10367	AVEMCO Insurance Company	182,825	79,041	103,785	13,333	5,864	-4,321	9,150	2,955
29530	AXA Art Insurance Corporation	60,314	29,150	31,164	4,911	1,994	8,429	5,533	-1,665
36552	AXA Corporate Solutions Reinsurance Company	994,644	423,061	571,583	-7,163	43,308	-8,296	0	0
11835	AXA Re America Insurance Company	64,080	15,663	48,417	-1,521	2,823	1,498	19,622	10,615
16187	AXA Re Property and Casualty Insurance Co	185,557	121,565	63,992	-64,173	5,913	-41,686	9,920	6,862
20370	AXIS Reinsurance Company	973,066	456,026	517,040	-23,166	16,991	13,977	51,181	8,835
20010	Acceptance Indemnity Insurance Company	121,488	70,348	51,139	9,916	1,985	17,709	27,325	14,240
26379	Accredited Surety and Casualty Company, Inc.	41,862	26,256	15,606	4,160	812	3,308	3,918	656
22667	Ace American Insurance Co	5,374,012	4,492,453	881,559	63,274	123,458	269,759	424,526	119,626
22705	Ace American Reinsurance Co	277,749	196,410	81,339	-33,331	8,035	-103,632	0	0
20702	Ace Fire Underwriters Insurance Co	77,246	25,191	52,055	-153	2,954	1,357	6,232	-3,278
10030	Ace Indemnity Insurance Co	23,829	12,596	11,234	371	653	359	119	-627
20699	Ace Property and Casualty Insurance Co	4,495,746	3,698,032	797,714	64,429	126,538	30,487	52,356	29,315
40517	Advantage Workers Compensation Insurance Co	49,938	12,438	37,500	-1,096	977	24,763	0	0
33898	Aegis Security Insurance Company	68,151	36,682	31,469	1,739	1,369	282	15,807	13,998
36153	Aetna Insurance Company of Connecticut	45,658	16,249	29,409	14,408	1,736	455	1,005	633
10014	Affiliated FM Insurance Company	949,590	529,576	420,014	37,000	28,367	219,590	54,789	41,109
42609	Affirmative Insurance Company	319,381	180,066	139,316	-7,695	1,939	102,623	0	0
42757	Agri General Insurance Company	315,386	112,789	202,596	40,055	48,304	45,026	13,122	5,535
38733	Alaska National Insurance Company	527,673	363,245	164,428	7,686	18,236	9,772	34,745	12,696
24899	Alea North America Insurance Company	622,985	361,715	261,269	6,911	8,096	5,217	94,070	39,836
20222	All America Insurance Company	174,570	108,380	66,190	582	5,694	7,048	0	19
13285	Allegheny Casualty Company	18,258	6,109	12,148	296	374	-112	10,090	0
20273	Alliance Assurance Company of America	13,220	0	13,220	-55	329	274	0	0
42579	Allied Property and Casualty Insurance Company	85,301	1,277	84,024	0	4,836	2,702	158,593	84,584

## Property &amp; Casualty Insurers Assets &amp; Liabilities as of December 31, 2004 (continued)

Underwriting &amp; Investment Result for 2004 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
<b>Foreign Insurers:</b>									
19489	Allied World Assurance Company (U.S.) Inc.	154,740	96,200	58,540	-8,728	3,033	11,171	0	0
41840	Allmerica Financial Benefit Insurance Co	14,301	9	14,292	0	628	474	0	0
19240	Allstate Indemnity Company	98,913	4,384	94,529	0	6,222	-5,579	1,044,324	548,632
19232	Allstate Insurance Company	44,711,746	27,945,024	16,766,722	2,464,322	2,543,203	666,138	1,475,594	556,826
17230	Allstate Property and Casualty Insurance Company	19,085	153	18,932	0	1,069	-1,076	42,712	11,763
42390	AmGUARD Insurance Company	174,835	127,565	47,270	-3,549	6,827	3,462	0	0
18708	Ambac Assurance Corporation	8,329,131	5,130,432	3,198,699	509,845	424,322	459,024	173,600	-1,883
19100	Amco Insurance Company	969,700	578,850	390,850	0	24,946	6,569	435,160	172,218
19720	American Alternative Insurance Corporation	422,576	274,705	147,872	8,483	5,824	2,387	51,958	15,577
10073	American Ambassador Casualty Company	29,804	2,182	27,621	0	1,456	1,065	0	0
21849	American Automobile Insurance Company	347,288	222,883	124,404	2,253	11,000	25,511	93,874	51,904
10111	American Bankers Insurance Company of Florida	1,112,979	871,485	241,494	-18,478	46,195	-25,628	57,185	10,256
20427	American Casualty Company of Reading, Pennsylvania	102,777	351	102,425	0	1,686	3,168	130,838	110,291
10391	American Centennial Insurance Company	36,946	14,096	22,851	-3,828	1,178	46	-4	1,143
19690	American Economy Insurance Company	1,567,935	1,076,652	491,283	63,846	73,387	98,545	102,199	37,764
37990	American Empire Insurance Company	60,699	31,884	28,815	5,369	3,590	1,146	0	-1
20613	American Employers' Insurance Company	123,589	752	122,837	0	11,891	-6,699	-24	3,738
23450	American Family Home Insurance Company	370,883	265,663	105,220	6,884	16,578	14,208	7,038	3,832
43699	American Federation Insurance Company	22,387	9,162	13,225	-407	466	436	8,484	3,159
24066	American Fire and Casualty Company	307,250	191,612	115,638	2,788	13,678	8,042	1	-7,376
40398	American Fuji Fire and Marine Insurance Company	104,837	23,322	81,515	-2,466	5,102	-815	1,856	532
24376	American General Indemnity Co	80,495	45,517	34,978	-8,709	1,706	25,640	6,840	3,457
31208	American General Property Insurance Company	62,117	16,836	45,281	2,169	2,473	540	0	0
26247	American Guarantee and Liability Insurance Company	213,770	85,630	128,140	0	4,583	34,411	157,760	68,437
13331	American Hardware Mutual Insurance Company	278,916	178,646	100,270	1,443	8,424	8,205	15,864	12,778
39152	American Healthcare Indemnity Company	117,072	77,554	39,518	-1,532	3,051	6,915	29,777	12,450
19380	American Home Assurance Company	19,477,874	15,162,226	4,315,648	35,566	472,308	693,749	638,117	352,708
19518	American Indemnity Company	52,589	2,760	49,829	3,263	2,518	6,596	0	0
21857	American Insurance Company (The)	1,324,077	905,489	418,588	10,403	49,738	70,579	208,090	83,163
31895	American Interstate Insurance Company	499,057	386,724	112,334	1,842	11,898	15,429	-3	-35
10200	American Live Stock Insurance Company	68,932	23,627	45,305	376	3,304	2,866	331	101
30562	American Manufacturers Mutual Insurance Company	25,988	15,579	10,409	0	409	409	3,504	21,835
43630	American Merchants Casualty Company	24,292	11,594	12,698	1	1,094	1,225	0	0
16810	American Mercury Insurance Company	230,313	157,730	72,583	-15,542	6,210	-4,756	9,329	4,120
23469	American Modern Home Insurance Company	743,980	525,732	218,248	11,262	22,765	49,766	40,777	13,988
22918	American Motorists Insurance Company	83,343	52,524	30,819	0	10,550	-141,835	-2,179	106,994
39942	American National General Insurance Company	103,166	48,761	54,405	4,204	5,347	6,089	0	0
28401	American National Property and Casualty Company	1,005,324	625,128	380,196	49,609	40,413	78,098	12,415	6,192
12084	American Professionals Insurance Company	7,508	1,479	6,029	0	322	-106	0	0
10227	American Re-Insurance Company	15,486,058	12,181,380	3,304,678	-455,057	807,333	33,215	0	10,297

## Property &amp; Casualty Insurers Assets &amp; Liabilities as of December 31, 2004 (continued)

Underwriting &amp; Investment Result for 2004 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
<b>Foreign Insurers:</b>									
19615	American Reliable Insurance Company	375,831	297,887	77,945	-525	13,292	6,775	24,997	10,192
19631	American Road Insurance Company (The)	706,279	310,177	396,102	66,985	26,953	75,934	12,045	2,346
39969	American Safety Casualty Insurance Company	141,585	95,119	46,466	-16,058	2,611	6,696	5,389	3,913
42978	American Security Insurance Company	656,292	431,182	225,110	27,579	34,745	52,903	100,696	18,333
19704	American States Insurance Company	2,267,842	1,466,343	801,499	86,648	144,733	171,503	124,757	48,360
19712	American States Insurance Company of Texas	17,817	79	17,737	0	990	-1,027	6,771	5,543
37214	American States Preferred Insurance Company	226,024	154,838	71,185	9,121	8,964	10,980	25,791	14,485
31380	American Surety Company	10,487	2,026	8,460	1,160	298	1,117	2,001	54
40142	American Zurich Insurance Company	188,759	16,774	171,986	0	4,719	40,405	102,003	62,758
27898	Americas Insurance Company	21,338	8,148	13,190	-2,098	528	-1,384	0	-1
30872	Amerin Guaranty Corporation	311,397	121,696	189,701	-11,761	21,251	-114,330	7,025	11,307
23396	Amerisure Mutual Insurance Company	1,391,356	986,299	405,056	2,894	41,321	48,426	584	440
19976	Amica Mutual Insurance Company	3,384,387	1,782,117	1,602,269	108,312	148,896	143,414	71,680	32,459
11150	Arch Insurance Company	807,190	470,173	337,017	13,841	12,992	87,588	269,002	125,596
10348	Arch Reinsurance Company	887,024	407,581	479,443	32,138	18,557	96,626	203	45
19860	Argonaut Great Central Insurance Company	190,335	138,940	51,395	571	4,474	19,002	3,316	332
19828	Argonaut-Midwest Insurance Company	97,063	58,321	38,741	-1,126	3,324	-2,908	25	-2,193
19844	Argonaut-Southwest Insurance Company	19,288	6,118	13,169	-119	762	-123	2,602	-3,017
41459	Armed Forces Insurance Exchange	148,700	68,109	80,591	-13,482	6,824	-8,224	5,864	3,376
27189	Associated International Insurance Company	215,971	107,828	108,143	2,351	8,098	12,629	6,116	4,482
21296	Associates Insurance Company	172,478	56,186	116,291	-113	10,275	320	-55	1,304
19305	Assurance Company of America	75,016	56,493	18,523	0	954	950	36,805	47,891
30180	Assured Guaranty Corp.	1,278,208	1,041,464	236,745	66,732	52,437	-18,838	188	0
41769	Athena Assurance Company	189,871	145,052	44,819	-10,811	10,462	-2,712	2,442	3,380
21792	Atlanta Casualty Company	38,552	7,040	31,512	843	12,864	-52,830	509	222
20931	Atlanta International Insurance Company	19,710	12,648	7,062	-2,024	386	-2,888	0	189
31925	Atlanta Specialty Insurance Company	18,199	5,818	12,381	843	676	-146	23	24
22209	Atlantic Insurance Company	31,691	8,594	23,097	0	1,658	1,813	37	-2
19895	Atlantic Mutual Insurance Company	964,391	723,160	241,231	-33,125	29,372	-80,037	11,415	4,344
27154	Atlantic Specialty Insurance Company	70,710	22,286	48,424	-803	2,598	-1,283	49,232	9,011
38245	BCS Insurance Company	216,037	92,268	123,769	2,172	7,789	5,142	10,670	2,484
18538	BancInsure, Inc.	99,722	65,225	34,497	-100	4,352	4,261	9,433	7,813
33162	Bankers Insurance Company	84,794	57,564	27,230	-5,964	2,823	-2,147	15,222	4,727
23132	Bankers Multiple Line Insurance Company	7,649	65	7,584	-624	220	-46	0	2
18279	Bankers Standard Insurance Company	179,353	135,725	43,628	3,455	4,235	8,488	730	2,429
29513	Bar Plan Mutual Insurance Company (The)	47,336	26,548	20,787	-972	1,084	135	0	0
41394	Benchmark Insurance Company	103,123	74,015	29,108	847	1,700	5,012	343	192
32603	Berkley Insurance Company	4,777,872	3,266,244	1,511,628	41,302	180,762	337,085	169	137
29580	Berkley Regional Insurance Company	1,946,762	1,314,714	632,049	131,061	52,985	94,321	38	4
19402	Birmingham Fire Insurance Company of Pennsylvania	2,893,280	2,033,131	860,149	290	58,623	156,317	3,715	503
20095	Bituminous Casualty Corporation	659,697	445,724	213,974	13,958	27,623	13,568	1	0
20109	Bituminous Fire and Marine Insurance Company	302,777	222,730	80,046	528	16,007	6,178	0	-327
24503	Blue Ridge Insurance Company	163,438	111,173	52,266	2,297	5,586	-6,910	0	62
27081	Bond Safeguard Insurance Company	18,169	8,511	9,658	5,572	527	3,627	1	0
20761	Boston Old Colony Insurance Company	32,987	447	32,540	0	1,759	1,899	0	-108



## Property &amp; Casualty Insurers Assets &amp; Liabilities as of December 31, 2004 (continued)

Underwriting &amp; Investment Result for 2004 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
<b>Foreign Insurers:</b>									
13528	Brotherhood Mutual Insurance Company	251,124	156,787	94,337	13,197	4,669	35,381	0	0
30082	C.P.A. Insurance Company	7,723	1,248	6,475	-339	393	-127	114	92
22004	CIM Insurance Corporation	36,465	21,452	15,013	-111	583	358	1,054	-632
29114	CMG Mortgage Assurance Co	8,855	547	8,309	-294	355	24	25	3
40266	CMG Mortgage Insurance Company	265,611	161,779	103,832	6,223	8,851	12,044	4,571	190
10847	CUMIS Insurance Society, Inc.	973,172	570,386	402,786	11,256	42,318	49,722	41,335	23,884
35955	California Casualty General Insurance Company of Oregon	67,416	43,898	23,518	-4,552	1,897	-2,299	0	104
21946	Camden Fire Insurance Association (The)	92,341	22,441	69,899	0	104,074	-188,746	0	-15
10464	Canal Insurance Company	1,123,037	635,488	487,550	2,543	35,605	39,801	0	0
20877	Capital Markets Assurance Corporation	99,375	1,583	97,792	-13,442	5,828	-7,529	29	0
10510	Carolina Casualty Insurance Company	689,943	500,315	189,628	5,070	20,316	4,259	102,054	56,657
10175	Cascade National Insurance Company	31,050	38,012	-6,961	-14,420	174	-13,237	13,276	18,130
11255	Caterpillar Insurance Company	102,603	65,009	37,594	-4,326	2,040	12,645	9,175	3,549
10561	Catholic Relief Insurance Company of America (The)	49,682	20,655	29,027	-779	1,821	-107	0	1,195
19909	Centennial Insurance Company	359,343	252,902	106,441	-10,804	14,413	-28,696	8,754	28,394
20230	Central Mutual Insurance Company	902,771	573,338	329,433	3,054	26,187	37,778	0	-1,055
20249	Central National Insurance Company of Omaha (The)	32,913	24,868	8,044	-1,731	474	-1,557	0	-24,753
34274	Central States Indemnity Co. of Omaha	246,836	63,694	183,142	-258	3,497	2,928	18,130	1,172
34649	Centre Insurance Company	674,260	552,715	121,545	-12,131	21,978	39,127	8,496	4,921
42765	Centurion Casualty Company	295,229	36,942	258,287	15,495	13,322	19,575	0	0
11711	Century American Casualty Company	5,108	61	5,048	-855	108	-143	0	0
20710	Century Indemnity Company	845,129	820,129	25,000	-592,875	24,950	0	0	10,978
35130	Century Reinsurance Company	103,054	24,068	78,986	4,393	5,234	7,571	0	0
10642	Cherokee Insurance Company	138,595	85,465	53,130	7,433	2,891	19,968	0	0
22810	Chicago Insurance Company	284,250	175,501	108,749	1,352	13,507	14,215	14,194	10,313
12777	Chubb Indemnity Insurance Company	171,857	134,212	37,645	3,312	5,313	5,777	0	0
10052	Chubb National Insurance Company	143,142	105,611	37,532	3,312	5,418	6,017	0	10
10669	Church Insurance Company (The)	65,553	45,807	19,746	-7,948	2,071	195	797	-610
18767	Church Mutual Insurance Company	836,238	604,884	231,354	15,725	25,239	26,185	44,321	22,235
10677	Cincinnati Insurance Company (The)	9,820,123	5,628,964	4,191,159	298,207	469,225	1,411,343	3,258	2,751
20532	Clarendon National Insurance Company	2,022,936	1,458,370	564,566	-115,965	2	-17,084	351,710	219,737
25070	Clearwater Insurance Company	1,102,498	519,091	583,407	-120,865	67,085	26,365	0	0
31887	Coface North America Ins Co.	19,694	7,846	11,848	-2,376	60	6,448	0	0
33197	Cologne Reinsurance Company of America	73,640	36,799	36,840	-3,557	1,876	478	0	0
34347	Colonial American Casualty and Surety Company	25,948	4,931	21,017	0	917	917	1,162	527
10758	Colonial Surety Company	12,809	7,053	5,756	98	386	1,312	353	28
27812	Columbia Insurance Company	10,281,798	2,830,517	7,451,281	196,137	550,770	1,242,955	4,565	2,507
19410	Commerce and Industry Insurance Company	5,687,685	4,144,478	1,543,208	581	92,002	299,916	294,996	109,407
38385	Commercial Guaranty Insurance Company	32,822	1,660	31,162	755	1,566	-1,433	0	0
20818	Commercial Insurance Company of Newark, New Jersey	50,328	2,051	48,277	0	1,343	1,016	0	607
18732	Commercial Loan Insurance Corporation	9,932	783	9,149	222	487	492	0	0
10220	Commonwealth Insurance Company of America	44,271	23,439	20,832	-1,319	1,264	1,468	2,151	1,199
21989	Compass Insurance Company	13,985	3,337	10,648	-2,250	580	-1,319	0	105
34711	Computer Insurance Company	25,463	3,292	22,171	7,909	395	-27,520	925	-3
24961	Connie Lee Insurance Company	217,795	110,806	106,989	-35,058	11,547	-20,325	0	0

## Property &amp; Casualty Insurers Assets &amp; Liabilities as of December 31, 2004 (continued)

Underwriting &amp; Investment Result for 2004 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
<b>Foreign Insurers:</b>									
32190	Constitution Insurance Co	50,514	14,338	36,176	-2,252	1,124	1,176	-73	-461
20443	Continental Casualty Company	34,211,782	27,396,492	6,815,291	-444,742	1,556,755	769,469	502,522	499,647
39551	Continental Heritage Insurance Company	7,397	1,376	6,021	391	3	436	953	-7
35289	Continental Insurance Company (The)	3,896,599	2,210,831	1,685,768	1,170	136,968	952,724	15,572	79,037
28258	Continental National Indemnity Company	18,121	1,466	16,655	-172	617	266	133	115
37206	Contractors Bonding and Insurance Company	142,764	104,653	38,111	8,421	3,518	5,821	16,086	4,140
22730	Converium Insurance (North America) Inc.	85,085	25,750	59,335	-5,721	2,560	-1,553	33,496	21,662
39136	Converium Reinsurance (North America) Inc.	2,545,429	2,196,174	349,255	-356,318	96,910	-393,597	0	0
21318	Coregis Insurance Company	530,821	330,580	200,240	-30,323	23,501	1,945	2,762	7,159
20044	Cornhusker Casualty Company	752,216	136,725	615,491	11,582	43,838	84,305	0	0
18961	Crestbrook Insurance Company	137,365	2,246	135,119	0	6,465	8,740	0	0
10499	DaimlerChrysler Insurance Company	395,233	192,756	202,476	15,707	23,055	-4,486	7,073	1,391
16705	Dealers Assurance Company	30,966	17,131	13,835	178	632	3,542	1,126	1
37907	Deerbrook Insurance Company	32,208	222	31,985	0	1,698	1,485	28,526	19,685
42587	Depositors Insurance Company	43,198	674	42,524	0	2,625	1,477	15,864	10,963
12718	Developers Surety and Indemnity Co	84,576	47,872	36,704	899	1,625	4,145	18,232	4,192
42048	Diamond State Insurance Company	151,802	45,959	105,843	766	2,138	6,178	11,650	-3,062
36463	Discover Property & Casualty Insurance CO	101,870	71,423	30,447	-5,406	6,168	632	61,796	36,732
33499	Dorinco Reinsurance Company	1,671,292	1,255,515	415,777	-60,228	73,385	23,065	803	0
21407	EMCASCO Insurance Company	222,822	163,822	59,000	-10,710	8,555	14,454	2	-2
10928	Eagle Insurance Company	89,206	72,465	16,741	7,295	-738	500	0	-310
14702	EastGUARD Insurance Company	43,106	28,619	14,486	-801	1,865	831	0	0
22926	Economy Fire & Casualty Company	372,774	10,507	362,267	-59	21,455	-13,164	0	0
21261	Electric Insurance Company	1,144,329	869,377	274,952	-24,018	37,140	6,714	18,259	35,184
21326	Empire Fire and Marine Insurance Company	672,214	546,433	125,780	0	1,860	2,136	59,434	28,527
21458	Employers Insurance Company of Wausau	4,423,248	3,428,099	995,149	-119,017	234,965	244,328	58,951	69,882
21415	Employers Mutual Casualty Company	1,837,476	1,260,472	577,004	-91,229	68,214	25,476	22,917	16,872
39845	Employers Reinsurance Corporation	16,759,214	11,246,093	5,513,121	-980,519	592,741	393,770	10,433	107,253
20648	Employers' Fire Insurance Company (The)	109,468	54,757	54,711	-2,007	4,725	2,857	6,672	1,453
10358	Encompass Insurance Company	11,234	128	11,106	0	523	442	0	0
20516	Euler American Credit Indemnity Co	268,143	139,306	128,838	1,326	7,665	14,388	18,749	4,960
10120	Everest National Insurance Company	764,413	648,641	115,772	17,619	8,647	47,087	541,690	309,500
26921	Everest Reinsurance Company	8,572,712	6,479,560	2,093,152	-31,542	371,301	377,634	0	13
35181	Executive Risk Indemnity Inc.	2,225,389	1,640,171	585,218	52,900	77,861	75,120	100,005	34,062
40029	Explorer Insurance Company (The)	93,680	68,158	25,522	-872	2,467	2,769	84,545	40,151
43460	FFG Insurance Company	46,352	17,109	29,244	3,830	784	3,433	342	107
21482	Factory Mutual Insurance Company	6,974,548	3,441,757	3,532,791	559,709	187,830	699,496	189,203	20,024
44784	Fairfield Insurance Company	38,035	20,651	17,383	-5,889	1,141	-1,783	-43	-1,078
24384	Fairmont Specialty Insurance Company	235,722	148,734	86,989	80	11,441	2,949	12,815	3,560
13846	Farmers Home Mutual Insurance Company	33,982	21,371	12,611	-813	809	1,164	-28	443
21636	Farmers Insurance Company of Oregon	1,218,835	796,339	422,496	34,134	43,081	34,061	0	0
21628	Farmers Insurance Company, Inc.	165,821	90,424	75,397	3,735	7,054	4,164	0	0
13897	Farmers Mutual Hail Insurance Company of Iowa	272,706	104,196	168,510	35,307	7,047	29,966	0	0
41483	Farmington Casualty Company	944,516	716,473	228,043	25,339	45,313	24,100	127	3,108
13838	Farmland Mutual Insurance Company	317,055	208,326	108,729	7,697	10,824	10,759	826	406
20281	Federal Insurance Company	23,128,725	15,364,060	7,764,665	414,052	889,831	1,470,759	929,493	425,843
13935	Federated Mutual Insurance Company	3,359,840	2,065,896	1,293,944	-34,983	156,148	119,210	76,286	56,791
11118	Federated Rural Electric Insurance Corporation	220,792	152,527	68,265	2,032	6,346	8,244	287	2
28304	Federated Service Insurance Company	320,363	235,788	84,576	-3,887	13,552	5,161	4,267	1,882
16578	Fidelity National Property and Casualty Insurance Company	59,344	36,729	22,615	12,952	566	9,186	24,872	1,298

## Property &amp; Casualty Insurers Assets &amp; Liabilities as of December 31, 2004 (continued)

Underwriting &amp; Investment Result for 2004 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
<b>Foreign Insurers:</b>									
35270	Fidelity and Casualty Company of New York (The)	140,186	2,194	137,992	0	5,361	2,230	0	-6,919
39306	Fidelity and Deposit Company of Maryland	216,503	37,764	178,740	0	6,913	12,795	98,617	24,429
35386	Fidelity and Guaranty Insurance Company	14,383	61	14,322	0	781	-578	40,638	60,450
25879	Fidelity and Guaranty Insurance Underwriters, Inc.	32,007	156	31,852	0	3,186	-14,958	17,694	13,428
12815	Financial Guaranty Insurance Company	3,115,767	1,943,171	1,172,595	75,260	112,199	19,099	50,394	0
18287	Financial Security Assurance Inc.	3,479,996	2,335,296	1,144,700	113,641	122,251	19,058	51,259	0
21903	Fireman's Fund Insurance Company of Texas	46,049	5,679	40,371	488	1,698	1,386	-8	738
20850	Firemen's Insurance Company of Newark, New Jersey	529,968	24,332	505,636	0	7,962	37,696	17,057	18,675
11177	First Financial Insurance Company	410,884	213,284	197,599	-14,246	5,642	26,767	10,181	10,160
33588	First Liberty Insurance Corporation (The)	40,250	20,584	19,667	-744	1,965	684	2,261	2,187
24724	First National Insurance Company of America	217,566	150,852	66,714	9,121	14,108	5,288	82,410	28,285
21822	First State Insurance Company	1,617,748	1,586,757	30,992	-86,089	69,479	-186	0	-9,638
13978	Florists' Mutual Insurance Company	178,026	135,220	42,806	-3,244	3,638	8,143	22,240	14,334
38776	Folksamerica Reinsurance Company	2,746,039	1,828,635	917,404	-51,125	68,222	4,610	5,977	1,807
11185	Foremost Ins Co Grand Rapids, Michigan	1,441,612	1,030,685	410,927	2,312	46,636	55,691	95,460	47,544
11800	Foremost Property and Casualty Insurance Company	32,678	18,762	13,917	-1,455	519	423	8,851	3,421
29688	Forestview Mortgage Insurance Co.	14,815	229	14,586	0	926	-800	0	0
38830	Fort Wayne Health & Casualty Insurance Company	321,231	163,470	157,761	3,612	28,235	-94,972	2	-2,805
34266	Frontier Insurance Company	216,819	332,087	-115,268	-5,566	-1,242	20,685	140	11,468
22969	GE Reinsurance Corp	2,763,483	2,074,367	689,117	-236,433	73,213	21,921	0	0
29823	GE Residential Mortgage Ins Corporation of North Carolina	34,906	22,871	12,035	955	884	1,232	8	-20
41491	GEICO Casualty Company	261,923	176,853	85,070	14,679	3,218	10,433	49,376	27,668
35882	GEICO General Insurance Company	125,939	69,845	56,095	0	4,814	-1,547	251,596	148,568
22055	GEICO Indemnity Company	3,409,350	2,000,100	1,409,250	296,035	57,020	223,543	79,207	48,111
11044	GMAC Insurance Company Online, Inc.	17,003	6,574	10,429	-426	284	-89	6,612	5,304
24414	General Casualty Company of Wisconsin	1,527,957	997,562	530,395	19,908	115,956	57,567	922	-1
16675	General Electric Mortgage Ins Corporation of North Carolina	213,314	123,550	89,764	23,444	7,175	-6,689	0	0
38458	General Electric Mortgage Insurance Corporation	2,724,043	2,537,836	186,207	127,879	120,835	134,129	36,101	-5,199
37931	General Fire & Casualty Company	47,697	38,140	9,557	-5,847	788	44	15,132	3,276
24732	General Insurance Company of America	2,455,674	1,734,644	721,029	104,889	120,859	97,712	84,128	21,437
22039	General Reinsurance Corporation	19,614,061	12,455,074	7,158,986	-212,023	791,352	1,723,789	6,496	32,973
39322	General Security National Insurance Company	367,255	282,153	85,101	-20,226	13,198	-13,417	1,592	1,459
11967	General Star National Insurance Company	529,973	356,728	173,245	-1,966	11,107	15,001	9,545	2,617
38962	Genesis Insurance Company	267,346	177,053	90,293	-13,077	6,531	-4,158	22,800	-2,750
10799	GeoVera Insurance Company	52,040	16,205	35,835	8,686	5,027	-15,060	69,028	-755
41343	Gerling America Insurance Company	141,493	61,059	80,434	-10,167	5,033	357	1,665	5,245
21032	Gerling Global Reinsurance Corp of America	1,058,772	993,704	65,068	-21,295	50,024	-6,043	0	0
11282	Germantown Insurance Company	51,268	28,872	22,396	-1,163	2,006	656	0	0
34622	Glens Falls Insurance Company (The)	146,663	1,358	145,306	0	6,224	29,444	107,833	46,281
11304	Global Surety & Insurance Co.	68,921	14,757	54,164	10,589	1,041	12,920	71	0
22063	Government Employees Insurance Company	11,160,614	6,363,775	4,796,839	579,401	685,401	672,896	160,385	101,296
22098	Grain Dealers Mutual Insurance Company	56,052	39,533	16,519	298	1,723	3,274	0	200
22101	Grange Insurance Association	174,565	102,750	71,815	2,445	5,311	6,859	32,612	17,648
23809	Granite State Insurance Company	33,474	3,659	29,815	0	1,404	1,180	319,289	149,877
25984	Graphic Arts Mutual Insurance Company	117,701	84,496	33,205	1,023	3,891	5,326	22	-241

## Property &amp; Casualty Insurers Assets &amp; Liabilities as of December 31, 2004 (continued)

Underwriting &amp; Investment Result for 2004 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
<b>Foreign Insurers:</b>									
36307	Gray Insurance Company (The)	235,899	161,296	74,603	6,271	4,613	15,973	1,831	-134
26832	Great American Alliance Insurance Co	24,650	31	24,619	0	845	2,214	16,666	10,266
26344	Great American Assurance Company	14,354	19	14,335	0	468	223	144,264	56,219
10646	Great American Contemporary Insurance Company	9,534	10	9,523	0	280	200	0	0
16691	Great American Insurance Company	5,084,577	3,639,284	1,445,293	-86,946	591,118	-117,234	88,887	56,212
22136	Great American Insurance Company of New York	52,791	530	52,262	0	2,789	1,858	99,366	25,814
38580	Great American Protection Insurance Co	22,461	28	22,432	0	1,098	733	0	-13
31135	Great American Security Insurance Company	15,838	20	15,818	0	508	4,309	0	0
33723	Great American Spirit Insurance Company	17,282	22	17,260	0	843	441	1,922	236
25224	Great Divide Insurance Company	82,254	45,472	36,782	3,091	2,863	3,571	5,230	2,101
20303	Great Northern Insurance Company	1,297,347	1,042,389	254,959	26,453	39,482	33,491	11,975	-25,629
11371	Great West Casualty Company	1,229,965	874,326	355,639	21,228	46,320	28,993	23,756	16,735
22322	Greenwich Insurance Company	674,630	381,966	292,664	9,000	9,811	19,585	89,687	40,304
40541	Grocers Insurance Company	9,516	1,502	8,015	0	-1,397	-30,456	0	0
11398	Guarantee Insurance Company	42,002	33,596	8,406	-2,727	553	1,090	0	111
15032	Guideone Mutual Insurance Co	686,708	438,587	248,121	150	7,029	23,077	78,054	41,916
14559	Guideone Specialty Mutual Ins Co	143,838	105,142	38,696	-491	2,389	7,685	37,021	19,497
22217	Gulf Insurance Company	2,685,905	1,823,107	862,798	-272,140	53,172	283,234	80,933	113,440
22292	Hanover Insurance Company (The)	3,448,559	2,349,748	1,098,812	-76,382	128,415	97,225	1,423	6,266
21806	Harbor Specialty Insurance Company	262,018	227,993	34,026	-33,210	3,984	-1,733	97,164	83,660
26433	Harco National Insurance Company	375,845	231,525	144,321	-313	10,117	10,887	30,152	27,468
23582	Harleysville Insurance Company	91,014	68,278	22,735	-1,969	6,009	-380	0	-53
14168	Harleysville Mutual Insurance Company	1,261,820	740,167	521,653	-20,399	75,042	44,611	382	-3,732
22357	Hartford Accident and Indemnity Company	9,280,270	6,441,324	2,838,946	-13,213	450,440	505,038	3,356	8,547
29424	Hartford Casualty Insurance Company	1,760,161	1,005,973	754,188	-2,223	75,604	61,062	439,781	181,576
19682	Hartford Fire Insurance Company	20,101,633	10,347,274	9,754,360	-16,774	556,963	1,858,811	385,672	261,800
37478	Hartford Insurance Company of the Midwest	241,932	94,729	147,203	-202	10,915	21,033	110,400	46,648
11452	Hartford Steam Boiler Inspection and Ins Co (The)	1,180,372	575,839	604,533	124,867	50,922	46,329	19,793	3,794
30104	Hartford Underwriters Insurance Company	1,236,581	731,688	504,893	-1,617	108,669	29,681	216,337	108,829
22438	Hawaiian Ins & Guaranty Company, Limited (The)	24,387	11,611	12,776	-6,230	585	404	30,316	17,621
32077	Heritage Casualty Insurance Company	162,626	125,076	37,549	-32,108	6,445	19,570	51	9
22578	Horace Mann Insurance Company	459,697	310,035	149,662	20,782	21,973	41,628	24,635	13,270
38849	Houston General Insurance Company	43,610	22,993	20,617	31	840	7	0	-76
25054	Hudson Insurance Company	219,951	140,875	79,076	4,347	4,493	28,484	101,478	60,528
29068	IDS Property Casualty Insurance Company	728,372	382,324	346,048	5,088	108,770	34,237	0	0
11487	Imperial Casualty and Indemnity Company	11,357	955	10,402	-255	311	49	3	1
43575	Indemnity Insurance Company of North America	195,365	164,664	30,701	1,891	2,093	550	50,943	40,037
14265	Indiana Lumbermens Mutual Insurance Company	112,704	83,373	29,331	-1,486	2,479	-377	4	0
21075	Industrial Underwriters Insurance Company	6,264	329	5,935	0	334	152	0	35,750
22268	Infinity Insurance Company	901,858	579,404	322,454	79,219	34,471	135,621	355,215	146,496
10068	Infinity National Insurance Company	14,693	5,851	8,842	843	582	879	17,035	6,887
20260	Infinity Select Insurance Company	23,919	6,670	17,250	843	1,974	2,391	16,430	7,509
19429	Ins Co of the State of Pennsylvania (The)	3,156,975	2,062,088	1,094,887	290	89,135	270,665	299,145	175,494
26700	Insurance Company of Illinois	27,936	270	27,666	0	1,745	-1,327	0	0
22713	Insurance Company of North America	508,398	440,113	68,285	8,709	19,320	15,277	7,181	10,556

## Property &amp; Casualty Insurers Assets &amp; Liabilities as of December 31, 2004 (continued)

Underwriting &amp; Investment Result for 2004 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
<b>Foreign Insurers:</b>									
37257	Insurance Corporation of Hannover	732,545	552,695	179,851	11,506	7,909	11,694	46,005	59,407
18341	Insurance Corporation of New York (The)	223,835	263,573	-39,738	-69,635	6,540	-63,144	3,246	42,532
29742	Integon National Insurance Company	221,655	133,976	87,679	4,089	2,526	7,400	284	66
31488	Integon Preferred Insurance Company	30,643	17,744	12,899	0	331	290	18,909	10,888
24139	International Business & Mercantile REassurance Co	546,301	395,594	150,707	32,538	25,220	26,910	3,080	705
11592	International Fidelity Insurance Company	89,543	41,448	48,094	1,770	2,259	4,495	18,822	1,804
22837	Interstate Indemnity Company	148,334	92,838	55,497	721	4,184	8,019	16,804	18,289
11630	Jefferson Insurance Company	146,218	52,265	93,953	-8,500	8,110	-172	272	1,651
14354	Jewelers Mutual Insurance Company	166,367	73,112	93,256	6,614	5,965	5,939	11,667	6,198
20885	Kansas City Fire and Marine Insurance Company	24,191	284	23,907	0	644	3,983	0	2,807
27138	Kemper Casualty Insurance Company	27,303	5,177	22,126	-1,446	953	-360	873	4,206
15563	Kemper Employers Insurance Company	183,523	129,024	54,500	2,182	2,626	18,641	80,176	21,467
10914	Kemper Independence Insurance Company	35,142	24,869	10,274	-830	967	5,402	104,574	36,851
33600	LM Insurance Corporation	61,480	43,836	17,644	-1,488	3,025	789	12,032	4,837
26077	Lancer Insurance Company	481,045	408,578	72,466	-2,753	14,811	9,842	21,794	18,741
35246	Laurier Indemnity Company	22,648	10,293	12,355	907	861	1,911	0	0
11738	Leader Insurance Company	271,429	219,040	52,390	-3,220	9,170	449	32,424	12,738
37940	Lexington National Insurance Corporation	23,947	16,665	7,282	2,111	325	1,030	1,594	0
42404	Liberty Insurance Corporation	1,639,778	1,369,541	270,237	-44,856	68,302	12,449	105,861	81,862
19917	Liberty Insurance Underwriters Inc.	115,989	54,096	61,893	0	8,104	1,133	39,580	21,031
23035	Liberty Mutual Fire Insurance Company	2,774,089	2,101,344	672,745	-74,559	128,079	121,515	498,588	320,884
23043	Liberty Mutual Insurance Company	23,956,965	16,701,615	7,255,350	-497,104	822,517	1,132,256	113,958	32,186
41939	Liberty Northwest Insurance Corp	994,099	789,075	205,024	-18,503	51,730	12,636	5,959	4,655
33855	Lincoln General Insurance Company	513,451	353,070	160,381	-11,297	11,303	7,790	225,254	100,033
14435	Lumber Mutual Insurance Company	54,387	47,742	6,645	-4,126	2,080	-196	0	-251
23108	Lumbermen's Underwriting Alliance	352,451	265,208	87,243	8,993	13,950	22,070	9,821	3,121
35769	Lyndon Property Insurance Company	393,909	234,581	159,328	-7,286	22,136	5,653	6,773	5,170
23825	MBIA Insurance Corp. of Illinois	171,510	964	170,546	-3,882	6,997	2,790	0	0
12041	MBIA Insurance Corporation	10,380,151	6,985,475	3,394,676	423,156	493,588	-320,337	66,959	159
22241	MEDMARC Casualty Insurance Company	93,290	57,185	36,105	-855	3,399	11,532	1,432	86
32089	MEDMARC Mutual Insurance Company	216,815	115,271	101,544	-1,781	7,235	12,413	0	0
40150	MGA Insurance Company, Inc.	43,185	25,624	17,560	-311	1,104	895	1	2,371
10682	MGIC Credit Assurance Corporation	47,745	12,207	35,537	-5,543	1,723	16,875	808	747
18740	MGIC Indemnity Corporation	21,317	430	20,887	-330	901	502	31	-171
10666	MGIC Mortgage Reinsurance Corporation	20,133	4,926	15,207	-193	824	502	0	0
16470	MGIC Reinsurance Corporation	244,625	194,401	50,224	-11,213	7,259	-3,970	0	0
10252	MGIC Residential Reinsurance Corporation	19,886	4,930	14,956	-193	788	466	0	0
38660	MIC General Insurance Corporation	69,082	54,692	14,390	0	504	1,096	13,942	9,240
38601	MIC Property and Casualty Insurance Corporation	372,621	320,301	52,320	-139	1,979	1,432	1,220	2,213
36897	Manufacturers Alliance Insurance Company	186,247	131,427	54,820	-1,574	6,683	465	1,139	522
23876	Mapfre Reinsurance Corporation	256,501	105,222	151,279	-6,663	5,921	20,741	0	46
29998	Marine Indemnity Insurance Company of America	12,834	108	12,726	0	304	197	0	0
28932	Markel American Insurance Company	351,073	269,759	81,315	10,268	8,802	10,263	20,002	6,988
38970	Markel Insurance Company	485,035	364,790	120,244	16,278	12,793	15,216	37,904	14,579
19356	Maryland Casualty Company	417,138	45,379	371,759	0	12,702	26,686	49,801	54,800

## Property &amp; Casualty Insurers Assets &amp; Liabilities as of December 31, 2004 (continued)

Underwriting &amp; Investment Result for 2004 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
<b>Foreign Insurers:</b>									
22306	Massachusetts Bay Insurance Company	22,779	40	22,739	0	1,092	828	166	-14,063
22152	Mayflower Insurance Company, Ltd. (The)	25,705	114	25,592	0	907	853	0	0
33391	Medical Assurance Company, Inc. (The)	1,391,537	1,114,628	276,909	-17,565	40,399	38,169	0	13
11843	Medical Protective Company (The)	2,172,579	1,661,757	510,822	19,979	88,119	67,941	29,494	16,128
33650	Mendota Insurance Company	96,623	60,653	35,970	407	3,048	3,165	153	67
31968	Merastar Insurance Company	105,090	83,267	21,823	-13,988	1,049	-4,271	6,905	4,096
14494	Merchants Bonding Company (Mutual)	53,241	16,288	36,953	2,245	1,400	2,569	3,619	1,109
25321	Metropolitan Direct Property and Casualty Ins Co	25,573	3,686	21,887	0	1,548	-449	67,778	32,640
34339	Metropolitan Group Property and Casualty Ins Co	364,498	165,857	198,641	-19,517	32,678	-112,823	0	0
14508	Michigan Millers Mutual Insurance Company	282,671	170,677	111,994	8,813	6,907	17,000	1,819	1,711
36650	Mid-State Surety Corporation	62,985	10,590	52,395	-10,568	939	-3,334	221	152
20451	MidStates ReInsurance Corporation	152,462	95,342	57,120	-1,622	2,089	-517	0	100
23434	Middlesex Insurance Company	529,669	364,016	165,652	-736	21,280	15,744	10,963	5,391
23612	Midwest Employers Casualty Company	227,301	114,913	112,388	0	7,211	11,851	13,183	12,329
42234	Minnesota Lawyers Mutual Insurance Company	77,641	33,706	43,935	2,480	2,570	3,702	0	0
20362	Mitsui Sumitomo Insurance Company of America	621,451	489,586	131,865	-17,131	22,563	4,291	79,220	33,587
22551	Mitsui Sumitomo Insurance USA Inc.	92,167	53,563	38,604	-1,905	2,067	-475	23,121	7,505
23655	Modern Service Insurance Company	26,202	5,684	20,519	-149	1,302	-1,351	7,694	7,959
31232	Monumental General Casualty Company	7,947	152	7,795	12,568	3,975	-21,247	3,440	-1,298
29858	Mortgage Guaranty Insurance Corporation	7,022,545	5,245,740	1,776,805	23,535	231,913	141,855	159,874	69,458
22012	Motors Insurance Corporation	7,780,727	5,706,940	2,073,787	-19,126	322,453	315,662	4,532	2,368
35947	Mt. McKinley Insurance Company	90,980	72,728	18,252	-202	161	338	0	-3,324
23647	Mutual Service Casualty Insurance Company	57,049	21,194	35,854	505	2,641	1,626	10,229	422
25240	NAU Country Insurance Company	35,578	17,700	17,878	8,523	270	6,489	29,829	16,597
15865	NCMIC Insurance Company	445,666	314,542	131,124	2,500	16,718	280	9,170	1,580
30945	National Alliance Insurance Company	27,332	6,352	20,980	-1,023	1,253	885	0	157
23663	National American Insurance Company	127,510	86,052	41,458	-11,620	3,712	-8,696	665	1,057
11991	National Casualty Company	98,919	5,869	93,050	-9	4,711	4,006	32,991	11,205
10243	National Continental Insurance Company	102,386	58,983	43,403	-20,428	3,541	2,408	26,469	12,050
16217	National Farmers Union Property and Casualty Co	288,440	197,535	90,905	19,000	11,655	2,126	4,911	1,797
23752	National Farmers Union Standard Insurance Company	229,098	194,436	34,662	-10,423	1,303	-5,148	748	31
20478	National Fire Insurance Company of Hartford	159,636	409	159,227	0	2,853	5,548	32,845	10,010
42447	National General Assurance Company	48,092	39,277	8,815	0	170	101	0	0
23728	National General Insurance Company	130,278	93,026	37,253	1,111	2,767	2,129	116,594	60,428
20087	National Indemnity Company	50,959,623	23,734,864	27,224,759	949,446	2,068,820	4,128,440	15,300	8,117
23736	National Insurance Underwriters	6,478	497	5,981	-346	166	271	0	0
32620	National Interstate Insurance Company	297,898	205,774	92,124	22,881	9,609	33,503	29,098	11,790
20052	National Liability & Fire Insurance Company	654,764	375,952	278,812	46,333	8,424	42,823	25,203	3,430
34835	National Reinsurance Corporation (The)	1,065,840	343,748	722,092	-4,802	43,593	27,732	0	-1
12114	National Security Fire and Casualty Company	52,503	28,737	23,766	-1,572	3,774	662	0	0
22608	National Specialty Insurance Company	17,037	7,857	9,180	439	493	1,365	3,054	191
21881	National Surety Corporation	465,097	321,975	143,122	3,605	17,035	23,195	81,500	15,864
19445	National Union Fire Ins Co of Pittsburgh, PA	26,389,126	17,835,161	8,553,964	2,206	902,354	1,654,709	1,025,091	683,097
26093	Nationwide Affinity Insurance Co of America	13,742	657	13,084	66	697	507	634	161
28223	Nationwide Agribusiness Insurance Company	92,248	44,581	47,667	0	2,583	3,003	34,570	21,714

## Property &amp; Casualty Insurers Assets &amp; Liabilities as of December 31, 2004 (continued)

Underwriting &amp; Investment Result for 2004 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
<b>Foreign Insurers:</b>									
10723	Nationwide Assurance Co	70,631	3,978	66,653	0	3,988	2,786	10	19
23760	Nationwide General Insurance Company	21,708	404	21,304	0	1,064	859	0	0
25453	Nationwide Insurance Co of America	78,243	6,478	71,764	0	3,803	4,819	0	0
23779	Nationwide Mutual Fire Insurance Company	4,279,315	2,788,576	1,490,739	88,924	177,785	180,871	32,196	15,710
23787	Nationwide Mutual Insurance Company	24,183,383	16,602,180	7,581,203	670,802	812,053	423,744	292,515	131,473
37877	Nationwide Property and Casualty Insurance Company	25,962	398	25,564	0	1,334	963	4,307	2,983
42307	Navigators Insurance Company	804,921	569,359	235,561	24,379	22,913	25,238	40,057	15,263
24171	Netherlands Insurance Company (The)	182,028	136,160	45,868	36	6,406	4,922	46,934	21,945
41629	New England Reinsurance Corporation	124,409	16,571	107,838	-878	7,022	4,045	0	0
23841	New Hampshire Insurance Company	3,095,053	2,101,824	993,229	290	126,208	296,481	40,439	33,117
16608	New York Marine and General Insurance Company	530,151	363,140	167,010	3,269	14,853	-4,919	9,606	4,185
24643	Newark Insurance Company	23,966	20,318	3,648	-285	-4,411	-4,286	0	0
24848	Newport Insurance Company	40,236	18,818	21,418	1,796	1,320	2,000	114,779	48,587
35106	Niagara Fire Insurance Company	56,292	397	55,895	0	2,873	2,544	79	448
12190	Nipponkoa Insurance Company Of America	59,876	15,957	43,918	537	2,379	2,977	580	587
31470	NorGUARD Insurance Company	236,813	180,310	56,503	-3,186	7,372	3,820	0	0
29700	North American Elite Insurance Co	38,086	2,498	35,588	29	931	626	6,949	4,519
29874	North American Specialty Insurance Company	285,043	99,750	185,292	1,547	5,037	10,610	9,677	3,377
27740	North Pointe Insurance Company	124,722	92,042	32,681	-2,823	2,953	2,974	-9	-226
21105	North River Insurance Company (The)	844,851	540,477	304,374	-28,787	52,804	21,783	10,730	-1,768
22047	North Star Reinsurance Corporation	17,474	43	17,431	0	489	513	0	2,408
36455	Northbrook Indemnity Company	97,583	303	97,280	0	1,862	4,585	14,991	8,941
38369	Northern Assurance Company of America (The)	345,033	181,107	163,927	-6,689	14,280	13,118	6,331	2,171
19372	Northern Insurance Company of New York	63,726	35,398	28,328	0	1,135	1,139	60,556	46,088
24031	Northland Casualty Company	98,782	72,739	26,043	590	4,034	3,615	197	159
24015	Northland Insurance Company	1,100,314	665,611	434,703	4,399	42,011	54,759	30,179	21,744
43583	Northwest Physicians Mutual Insurance Company	76,710	67,370	9,341	-1,614	2,751	3,920	3,933	1,748
23914	Northwestern National Ins Co of Milwaukee, Wis	74,389	121,149	-46,760	-17,466	-1,039	-10,874	0	0
20338	Northwestern Pacific Indemnity Company	43,400	5,895	37,504	0	1,300	969	13,572	6,927
34630	Oak River Insurance Company	127,214	33,981	93,233	3,912	1,876	-389	9,811	5,949
23248	Occidental Fire & Casualty Co of North Carolina	257,885	139,230	118,655	-5,644	3,073	16,816	5,832	4,281
12360	Ocean Harbor Casualty Insurance Company	76,706	52,601	24,106	7,648	1,680	3,683	7,211	3,589
23680	Odyssey America Reinsurance Corporation	4,855,109	3,179,250	1,675,858	84,621	241,956	122,791	0	0
26565	Ohio Indemnity Company	100,392	70,288	30,104	-17,014	3,232	-6,189	2,915	1,743
24147	Old Republic Insurance Company	1,847,752	1,171,005	676,747	69,580	72,923	66,762	142,946	95,634
35424	Old Republic Security Assurance Company	89,494	72,328	17,166	431	2,990	1,873	-7	147
40444	Old Republic Surety Company	88,209	49,974	38,234	3,631	4,953	2,155	1,282	-56
37060	Old United Casualty Company	252,980	183,211	69,769	15,351	11,076	18,510	7,731	3,263
12254	Omaha Indemnity Company (The)	28,268	7,356	20,912	85	1,350	1,006	0	776
37540	Omaha Property and Casualty Insurance Company	26,018	14,354	11,664	-946	7,137	-36,266	-34	-118
39098	Omni Insurance Company	344,385	228,773	115,612	-31,241	13,412	-7,468	23,312	17,879
20621	OneBeacon America Insurance Company	1,299,575	703,008	596,567	-21,939	65,815	87,812	20,138	-20,856
21970	OneBeacon Insurance Company	3,849,875	2,488,424	1,361,451	-72,237	325,641	-913,129	16,959	-22,921
14907	Oregon Mutual Insurance Company	158,910	100,030	58,880	5,633	3,640	7,386	38,044	18,418
33030	Ormond Reinsurance Company	44,070	34,785	9,285	2,347	980	1,796	0	0

## Property &amp; Casualty Insurers Assets &amp; Liabilities as of December 31, 2004 (continued)

Underwriting &amp; Investment Result for 2004 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
<b>Foreign Insurers:</b>									
10019	Overseas Partners US Reinsurance Company	117,983	56,146	61,837	-5,284	1,835	-7,877	0	0
39675	PMA Reinsurance Corporation	928,263	703,753	224,511	9,668	41,775	-276,106	0	0
27251	PMI Mortgage Insurance Co.	3,421,679	2,776,198	645,481	208,461	91,103	126,051	67,975	-6,238
29807	PXRE Reinsurance Company	504,764	279,838	224,926	-13,134	18,651	-200,284	0	0
22748	Pacific Employers Insurance Company	1,561,607	1,246,315	315,292	31,156	48,068	34,844	4,863	-20,376
20346	Pacific Indemnity Company	4,612,460	3,460,598	1,151,862	112,400	187,795	172,682	29,294	36,873
37338	Pacific Insurance Company	44,359	1,738	42,620	0	2,328	891	-1	-3,504
38636	Partner Reinsurance Company of the U.S.	2,717,642	2,131,099	586,543	-70,097	99,477	40,871	0	0
10006	PartnerRe Insurance Company of New York	114,709	15,569	99,140	-12,512	4,150	6,448	0	0
22250	Pathfinder Insurance Company	11,475	4,397	7,078	1,364	113	1,038	0	0
18333	Peerless Indemnity Insurance Company	1,579,863	1,035,225	544,639	298	60,522	39,784	0	0
24198	Peerless Insurance Company	2,541,990	1,679,938	862,052	451	89,585	62,363	252,705	92,812
32859	Penn-America Insurance Company	337,025	196,689	140,336	9,283	8,604	18,376	14,558	9,281
21962	Pennsylvania General Insurance Company	627,884	407,269	220,616	-13,377	29,076	18,183	77	-46,624
14974	Pennsylvania Lumbermens Mutual Insurance Company	241,265	157,575	83,690	5,478	10,045	10,005	0	0
41424	Pennsylvania Manufacturers Indemnity Company	187,084	125,665	61,419	-1,574	7,972	3,686	183	89
12262	Pennsylvania Manufacturers' Association Ins Co	598,171	414,376	183,795	-4,723	20,992	-894	4,087	4,488
37648	Permanent General Assurance Corporation	179,861	116,129	63,732	9,304	4,591	19,855	70,242	35,737
12297	Petroleum Casualty Company	15,207	4,396	10,811	-105	-50	-321	1,289	422
18058	Philadelphia Indemnity Insurance Company	1,706,939	1,289,159	417,780	48,135	34,192	76,082	137,818	55,663
12319	Philadelphia Reinsurance Corporation	228,334	89,570	138,764	19,428	9,855	19,657	0	0
18619	Platte River Insurance Company	63,839	34,170	29,669	-584	1,598	991	11,193	1,929
14460	Podiatry Insurance Company of America, a Mutual Company	176,984	121,179	55,804	2,989	4,561	7,833	5,782	3,960
40134	Potomac Insurance Company of Illinois	102,808	2,083	100,725	-5,808	2,470	60,545	0	-2,729
36234	Preferred Professional Insurance Company	186,783	136,899	49,884	-4,078	5,386	11,336	1,182	7,243
12513	Professional Liability Ins Co of America	16,767	9,704	7,063	980	1,180	-17,538	0	0
33359	Professional Liability Insurance Company	4,890	884	4,005	-207	163	-29	0	-2
34487	Professional Underwriters Liability Ins Co	122,472	51,580	70,892	462	2,296	12,093	35,701	6,492
29017	Professionals Advocate Insurance Company	85,129	68,314	16,815	-2,167	5,676	2,007	0	0
24260	Progressive Casualty Insurance Company	6,508,115	4,734,257	1,773,858	844,937	192,473	-444,250	285,048	113,605
44288	Progressive Choice Insurance Company	235,524	149,324	86,199	25,074	4,234	26,246	227,045	104,487
16322	Progressive Halcyon Insurance Company	1,841,278	1,157,721	683,556	147,399	32,414	552,941	106	0
11851	Progressive Home Insurance Company	147,959	91,006	56,953	12,634	2,446	52,251	291	28
37605	Progressive Marathon Insurance Company	155,343	94,206	61,137	12,634	3,235	38,678	70,289	35,934
42919	Progressive Northwestern Insurance Company	1,393,366	954,895	438,471	191,306	46,641	-52,202	0	-219
32786	Progressive Specialty Insurance Company	987,007	559,606	427,401	111,595	35,638	108,516	0	-21
27804	Progressive West Insurance Company	113,045	76,045	37,000	4,494	2,273	4,329	315,142	151,369
34690	Property and Casualty Insurance Co of Hartford	160,060	93,222	66,838	-202	6,940	11,356	131	40
12416	Protective Insurance Company	525,495	207,313	318,182	4,692	16,602	14,797	1,016	-97
24295	Providence Washington Insurance Company	260,382	238,222	22,161	-41,630	14,633	-28,770	0	-933
36439	Prudential Commercial Insurance Company	19,482	4,315	15,166	0	647	495	0	-6
36447	Prudential General Insurance Company	28,325	13,950	14,375	-358	656	123	1	-16
32352	Prudential Property and Casualty Insurance Company	906,706	236,696	670,010	-2,979	69,742	74,784	20,253	32,015
15059	Public Service Mutual Insurance Company	629,519	456,777	172,743	-7,112	30,139	28,695	24,791	7,450
35157	Putnam Reinsurance Company	404,656	279,018	125,638	-3,900	16,265	-2,071	0	0



## Property &amp; Casualty Insurers Assets &amp; Liabilities as of December 31, 2004 (continued)

Underwriting &amp; Investment Result for 2004 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
<b>Foreign Insurers:</b>									
39217	QBE Insurance Corporation	357,534	226,731	130,804	1,929	2,093	27,654	78,487	36,961
10219	QBE Reinsurance Corporation	1,010,836	575,248	435,588	22,164	10,084	81,296	2,736	2,071
10829	Quadrant Indemnity Company	135,873	99,077	36,796	3,313	3,904	4,500	429	-361
28860	RLI Indemnity Company	33,773	892	32,881	103	1,229	1,045	0	10
13056	RLI Insurance Company	1,216,034	610,067	605,967	17,622	36,138	59,381	45,641	17,687
22314	RSUI Indemnity Company	1,471,897	824,617	647,280	84,332	56,863	81,282	80,423	15,128
36250	Radian Asset Assurance Inc.	2,070,002	1,066,254	1,003,748	-25,050	92,341	180,674	6,122	0
33790	Radian Guaranty Inc.	3,249,765	2,823,142	426,623	175,068	150,289	211,478	117,148	-4,543
38512	Rampart Insurance Company	119,763	71,660	48,103	1,712	3,115	8,445	0	590
41580	Red Shield Insurance Company	39,436	17,440	21,996	213	788	608	334	90
37303	Redland Insurance Company	118,627	92,769	25,858	-621	1,323	-181	87,604	59,198
11673	Redwood Fire and Casualty Insurance Company	329,725	113,547	216,178	-9,504	2,400	12,816	32,757	20,399
24449	Regent Insurance Company	223,995	149,854	74,141	3,063	9,333	-32,050	845	347
26549	Reinsurance Company of America, Inc.	24,470	13,216	11,254	-488	61	5,225	3,810	732
38318	Republic Insurance Company	73,293	58,657	14,636	-34	427	2,127	0	969
28452	Republic Mortgage Insurance Company	1,660,956	1,522,376	138,581	120,531	57,801	-15,118	20,710	-109
31089	Republic Western Insurance Company	285,292	220,503	64,789	-27,446	12,401	-8,998	2,158	15,573
10287	Residential Guaranty Co.	358,296	263,446	94,851	40,999	12,134	11,284	0	0
43044	Response Insurance Company	87,953	19,202	68,751	-704	2,541	-2,978	61	-8
26050	Response Worldwide Insurance Company	62,040	37,623	24,418	-1,496	1,144	461	1,860	1,071
36684	Riverport Insurance Company	65,710	36,593	29,117	633	1,887	1,765	20,373	15,217
12491	Rochdale Insurance Company	54,803	42,765	12,038	1,817	1,112	6,158	0	0
22128	Rocky Mountain Fire & Casualty Company	31,498	16,722	14,776	-2,406	1,432	-221	25	218
24678	Royal Indemnity Company	4,774,042	3,880,503	893,538	-337,908	-171,677	-340,680	595	111,181
39039	Rural Community Insurance Company	2,166,989	2,044,658	122,331	23,133	3,590	26,664	38,925	22,479
24740	SAFECO Insurance Company of America	3,785,602	2,742,204	1,043,397	150,493	210,700	224,921	469,209	174,432
39012	SAFECO Insurance Company of Illinois	542,480	376,102	166,378	22,802	31,090	12,193	93,957	29,588
30058	SCOR Reinsurance Company	1,970,168	1,464,406	505,761	-77,181	41,481	79,837	0	0
15105	Safety National Casualty Corporation	1,095,483	809,309	286,174	-5,351	55,394	34,004	25,543	21,416
12521	Safeway Insurance Company	360,459	140,272	220,187	7,354	8,137	24,660	37,982	25,249
25640	Safeway Insurance Company of Georgia	60,029	35,369	24,661	4,337	2,037	5,274	0	0
40460	Sagamore Insurance Company	157,155	68,187	88,967	1,008	3,879	6,443	1,992	1,965
15580	Scottsdale Indemnity Company	14,783	180	14,603	0	608	1,369	23,575	9,058
20354	Sea Insurance Company of America (The)	634,152	563,537	70,615	-57,491	15,087	-46,025	0	-109
22535	Seaboard Surety Company	265,697	144,662	121,036	-10,811	47,950	-4,824	2,358	3,104
25763	Seaton Insurance Company	66,698	10,956	55,742	-31,638	2,356	1,974	0	8,996
24902	Security Insurance Company of Hartford	1,235,217	1,068,307	166,909	-103,553	-58,232	-55,158	28,214	58,777
19879	Security National Insurance Company	18,618	330	18,288	0	757	-1,417	0	0
22233	Select Insurance Company	66,500	9,408	57,091	0	3,443	4,640	761	-1,996
10936	Seneca Insurance Company, Inc.	255,474	173,002	82,472	3,536	7,982	-775	1,067	15
24988	Sentry Insurance, A Mutual Company	4,667,635	2,300,920	2,366,715	-4,409	125,803	189,651	93,099	51,788
21180	Sentry Select Insurance Company	556,728	404,228	152,501	-736	22,898	4,943	71,236	45,493
35408	Sirius America Insurance Company	287,900	205,703	82,197	-1,512	7,987	141	40,873	14,415
38997	Sompo Japan Fire & Marine Insurance Company Of America	23,531	799	22,733	108	365	328	0	-840
11126	Sompo Japan Insurance Company of America	518,104	319,815	198,288	-20,950	11,406	91,837	40,297	46,813

## Property &amp; Casualty Insurers Assets &amp; Liabilities as of December 31, 2004 (continued)

Underwriting &amp; Investment Result for 2004 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
<b>Foreign Insurers:</b>									
19216	Southern Insurance Company	9,171	449	8,722	0	359	246	4,445	2,647
24767	St. Paul Fire and Marine Insurance Company	19,049,273	13,540,614	5,508,658	-994,611	1,186,063	432,931	468,665	318,201
24775	St. Paul Guardian Insurance Company	14,494	136	14,359	0	3,316	-18,815	17,856	5,037
41750	St. Paul Medical Liability Insurance Company	189,671	145,052	44,619	-10,811	10,580	-3,003	0	4,773
24791	St. Paul Mercury Insurance Company	25,712	277	25,435	0	7,891	-39,355	94,622	33,403
19224	St. Paul Protective Insurance Company	369,394	143,629	225,765	-10,811	21,701	-4,981	9,090	6,586
19070	Standard Fire Insurance Company (The)	3,243,997	2,319,295	924,702	82,806	164,286	35,251	137,984	73,419
42986	Standard Guaranty Insurance Company	109,338	62,644	46,693	30,111	4,413	21,281	5,668	1,689
18023	Star Insurance Company	410,095	289,369	120,727	-4,606	8,668	20,811	21,995	12,200
40045	Starnet Insurance Company	39,661	16,865	22,796	796	1,108	1,345	23,323	16,156
25143	State Farm Fire and Casualty Company	20,636,269	14,116,702	6,519,567	1,139,116	809,447	1,915,309	181,771	69,053
25151	State Farm General Insurance Company	3,492,483	2,412,378	1,080,105	378,288	127,386	377,021	1,828,496	474,112
25178	State Farm Mutual Automobile Insurance Company	84,405,165	38,260,954	46,144,211	1,032,156	3,073,443	6,163,624	2,817,799	1,486,007
12831	State National Insurance Company, Inc.	148,583	71,477	77,106	3,949	4,435	6,377	82,255	27,807
10952	Stonebridge Casualty Insurance Company	176,732	105,190	71,541	-14,207	4,388	35,023	16,212	8,424
22276	Stonewall Insurance Company	96,540	34,887	61,654	-8,342	3,533	-5,765	0	49,303
10340	Stonington Insurance Co	233,067	177,750	55,317	-12,913	1,297	29,010	9,709	441
40436	Stratford Insurance Company	157,344	111,407	45,937	-188	4,418	3,396	2,588	1,238
39187	Suecia Insurance Company	64,796	38,370	26,425	-377	2,253	-2,630	0	0
24047	Surety Bonding Company of America	8,641	1,954	6,687	1,105	247	869	5,320	708
25364	Swiss Reinsurance America Corporation	11,467,288	8,819,555	2,647,733	-356,460	346,307	143,029	0	0
32301	TNUS Insurance Company	114,494	69,978	44,516	-1,678	3,718	1,579	0	526
19526	Texas General Indemnity Company	29,994	17,296	12,698	-223	763	219	0	0
13242	Titan Indemnity Company	116,884	22,764	94,120	0	8,774	-7	0	0
42439	Toa-Re Insurance Company of America (The)	1,175,960	845,923	330,037	-43,298	51,529	23,360	0	0
37621	Toyota Motor Insurance Company	111,939	85,603	26,336	-6,011	4,474	5,349	27,107	8,795
41238	Trans Pacific Insurance Company	43,030	11,087	31,944	-825	1,533	201	6,361	7,068
28886	TransGuard Insurance Company of America, Inc	206,139	142,063	64,076	-10,256	6,478	-1,859	16,590	6,306
19453	Transatlantic Reinsurance Company	7,482,980	5,538,530	1,944,450	-74,104	290,028	93,263	0	0
20486	Transcontinental Insurance Company	92,385	3,608	88,777	0	5,505	3,011	41,047	-14,762
33014	Transport Insurance Company	60,642	43,150	17,491	-42,998	5,408	-5,567	-345	-151
20494	Transportation Insurance Company	80,025	284	79,741	0	3,200	4,640	38,419	34,661
36170	Travelers Casualty Company of Connecticut	301,025	225,899	75,126	8,103	13,097	2,808	1,458	1,212
19046	Travelers Casualty Insurance Company of America	1,716,695	1,292,695	424,000	46,494	81,311	5,343	414	899
19038	Travelers Casualty and Surety Company	13,576,190	10,232,680	3,343,510	308,115	748,635	297,677	13,082	1,660
31194	Travelers Casualty and Surety Company of America	2,295,233	1,424,761	870,472	177,750	115,348	50,816	122,666	113,997
40282	Travelers Commercial Casualty Company	307,133	235,223	71,910	8,103	13,394	-155	0	0
36137	Travelers Commercial Insurance Company	303,605	225,146	78,459	8,103	13,506	2,092	0	-37
25658	Travelers Indemnity Company (The)	13,847,004	9,207,662	4,639,342	283,837	1,112,103	138,330	0	0
25682	Travelers Indemnity Company of Connecticut (The)	944,884	651,174	293,710	23,297	42,487	6,046	134,581	67,383
39357	Travelers Insurance Company (Accident Dept)	67,958,043	60,072,263	7,885,780	0	5	278,381	274	4,403
25674	Travelers Property Casualty Company of America	254,846	168,233	86,613	6,078	9,707	4,226	642,154	330,073
36161	Travelers Property Casualty Insurance Company	200,114	140,731	59,383	5,065	7,376	4,230	83,660	27,544
34894	Trenwick America Reinsurance Corporation	440,239	377,861	62,378	2,507	25,486	-16,625	435	-2,080
24350	Triad Guaranty Insurance Corporation	572,413	436,751	135,661	63,165	16,200	7,449	45,167	10,691

## Property &amp; Casualty Insurers Assets &amp; Liabilities as of December 31, 2004 (continued)

Underwriting &amp; Investment Result for 2004 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
<b>Foreign Insurers:</b>									
19887	Trinity Universal Insurance Company	3,271,968	2,210,760	1,061,208	39,981	143,206	128,913	827	562
41211	Triton Insurance Company	679,980	302,626	377,354	31,932	33,134	13,519	741	207
41106	Triumpher Casualty Company	23,684	11,949	11,736	2,891	-1,005	1,572	242	520
27120	Trumbull Insurance Company	381,802	92,867	288,935	-202	14,466	12,795	0	45
29459	Twin City Fire Insurance Company	508,805	277,752	231,054	-606	22,462	31,354	163,981	65,844
29599	U.S. Specialty Insurance Company	465,798	326,105	139,693	14,361	11,474	22,518	19,093	11,305
37893	ULICO Casualty Company	133,290	87,979	45,311	-6,824	400	1,935	5,776	3,442
25968	USAA Casualty Insurance Company	4,721,088	3,018,610	1,702,478	505,425	70,692	329,347	419,374	207,675
18600	USAA General Indemnity Company	394,605	248,230	146,375	39,716	5,486	17,913	16,456	6,462
28497	USPlate Glass Insurance Company	9,707	3,917	5,789	578	183	71	554	60
41050	Underwriter for the Professions Insurance Company	160,239	83,033	77,205	8,979	6,336	8,950	607	1,070
25798	Unigard Indemnity Company	66,899	38,178	28,721	1,887	2,840	3,067	20,817	8,362
25747	Unigard Insurance Company	571,892	376,666	195,226	16,226	17,431	11,737	108,604	43,865
11142	United Casualty Insurance Company of America	17,495	2,301	15,193	-332	372	-1,518	2,232	309
11770	United Financial Casualty Company	144,998	88,257	56,741	13,872	7,636	1,315	206	-94
13021	United Fire & Casualty Company	991,561	607,590	383,971	48,770	25,193	80,860	6,839	1
16659	United Guaranty Commercial Ins Co of North Carolina	115,242	93,473	21,768	3,093	3,360	1,935	0	0
40525	United Guaranty Credit Insurance Company	18,066	1,840	16,227	178	870	721	117	-157
26999	United Guaranty Mortgage Indemnity Company	108,441	87,164	21,277	4,999	4,181	-3,383	74	0
15873	United Guaranty Residential Insurance Company	1,886,680	1,404,891	481,789	187,440	87,021	268,440	46,104	-6,502
11445	United National Casualty Insurance Company	30,071	8,158	21,914	512	665	892	0	0
41335	United National Specialty Insurance Company	85,924	32,517	53,407	364	2,617	2,580	-87	969
25941	United Services Automobile Association	14,383,720	5,323,560	9,060,159	492,845	432,487	1,252,609	500,376	264,965
25887	United States Fidelity and Guaranty Company	4,842,603	3,101,238	1,741,365	-1,125,008	278,778	709,319	205,890	190,150
21113	United States Fire Insurance Company	2,934,247	2,048,966	885,281	-99,446	136,325	79,500	229,576	102,336
25895	United States Liability Insurance Company	635,171	270,761	364,410	11,565	5,398	27,805	19,267	6,937
16063	Unitrin Auto and Home Insurance Company	46,872	24,170	22,702	-3,221	1,658	-1,431	1,515	21,781
10226	Unitrin Direct Insurance Company	47,735	30,211	17,523	-658	666	-3,521	29,396	15,364
10915	Unitrin Direct Property & Casualty Company	30,945	15,953	14,992	-738	1,172	1,650	17,223	10,392
42862	Universal Casualty Company	74,902	45,243	29,660	-1,324	2,279	9,460	0	0
13200	Universal Surety of America	25,281	15,002	10,280	1,354	1,118	1,836	5	-1
41181	Universal Underwriters Insurance Company	608,598	127,303	481,295	225	20,212	21,457	100,973	57,016
25976	Utica Mutual Insurance Company	1,994,746	1,484,460	510,287	19,958	78,681	94,260	1,724	-697
26611	Valiant Insurance Company	19,094	3,874	15,220	0	611	610	-432	1,156
20508	Valley Forge Insurance Company	49,666	23	49,643	0	2,230	1,460	64,660	25,635
21172	Vanliner Insurance Company	345,431	240,508	104,923	-6,829	12,732	3,818	20,286	11,794
18759	Verex Assurance, Inc.	29,011	19,711	9,300	905	1,344	1,986	13	-49
10815	Verlan Fire Insurance Company	23,905	9,639	14,266	1,688	1,084	2,200	1,602	1,174
11762	Vesta Fire Insurance Corporation	505,954	360,474	145,480	-106,404	112,895	-58,322	49,119	27,628
42889	Victoria Fire & Casualty Company	117,024	74,324	42,700	2,339	3,537	-1,631	443	54
20397	Vigilant Insurance Company	367,327	247,857	119,470	10,499	11,887	22,250	56,482	9,783
13137	Viking Insurance Company of Wisconsin	257,362	224,219	33,143	-21,801	5,096	-2,285	151,160	85,067
40827	Virginia Surety Company, Inc.	1,927,446	1,465,891	461,555	42,621	141,880	25,496	362,773	284,801
35971	Voyager Property and Casualty Insurance Company	83,061	52,773	30,288	-1,603	1,961	-5,188	31,351	17,939
32778	Washington International Insurance Company	100,092	60,721	39,372	1,692	2,290	3,756	4,617	508

## Property &amp; Casualty Insurers Assets &amp; Liabilities as of December 31, 2004 (continued)

Underwriting &amp; Investment Result for 2004 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
<b>Foreign Insurers:</b>									
26069	Wausau Business Insurance Company	145,788	103,651	42,137	-3,008	6,770	1,862	6,751	5,991
26042	Wausau Underwriters Insurance Company	202,355	102,542	99,813	-3,008	10,270	6,341	37,661	21,314
25011	Wesco Insurance Company	310,111	84,713	225,397	76,924	13,839	31,178	6,869	718
21121	Westchester Fire Insurance Company	1,892,153	1,391,973	500,180	-82,294	72,817	24,006	55,242	19,080
30830	Western Diversified Casualty Insurance Company	10,392	156	10,236	-288	272	143	-5	345
26395	Western Home Insurance Company	26,533	15,686	10,847	-97	288	847	-30	1,652
10008	Western Insurance Company	13,907	3,386	10,521	590	506	1,707	1,510	362
24465	Western National Assurance Company	30,915	22,994	7,921	-972	1,275	217	0	0
13188	Western Surety Company	786,746	534,332	252,414	30,928	30,154	61,992	23,705	10,643
24120	Westfield National Insurance Company	376,155	247,025	129,129	13,398	15,120	19,240	26	0
34207	Westport Insurance Corporation	1,216,168	875,503	340,665	-147,293	39,223	36,638	62,634	48,600
13234	Wilshire Insurance Company	156,977	92,654	64,323	2,187	4,586	12,314	37,023	19,421
12599	Windsor Insurance Company	390,774	258,935	131,839	-5,893	17,234	8,531	309	139
20311	XL Capital Assurance Inc.	341,937	144,232	197,705	-11,118	9,699	-10,361	35,437	0
24554	XL Insurance America, Inc.	482,265	316,925	165,340	7,500	7,134	16,455	38,669	68,196
20583	XL Reinsurance America Inc.	4,415,380	2,639,973	1,775,407	48,750	92,903	138,493	0	22
40193	XI Insurance Company of New York, Inc.	141,268	97,072	44,196	2,250	2,327	3,671	0	0
37885	XI Specialty Insurance Company	633,572	493,412	140,160	4,500	19,889	30,692	187,636	64,090
24325	York Insurance Company	40,454	37,288	3,166	-6,488	1,767	-4,618	0	0
26220	Yosemite Insurance Company	445,313	96,528	348,785	24,806	17,769	41,966	5,043	-1,522
16535	Zurich American Insurance Co	25,058,754	20,134,147	4,924,607	-1,510,373	567,003	1,249,016	774,036	384,225
27855	Zurich American Insurance Company of Illinois	45,425	947	44,478	0	1,541	10,543	8,825	3,022
Total Foreign Insurers: 642									
<b>Total</b>		<b>1,038,270,104</b>	<b>681,809,114</b>	<b>356,460,990</b>	<b>6,354,945</b>	<b>38,650,382</b>	<b>43,353,113</b>	<b>33,688,937</b>	<b>17,071,236</b>
Total CA and Foreign Property & Casualty Insurers: 778									
<b>Grand Total</b>		<b>1,127,961,438</b>	<b>741,184,769</b>	<b>386,776,669</b>	<b>7,955,286</b>	<b>41,240,023</b>	<b>46,685,197</b>	<b>59,709,925</b>	<b>31,413,100</b>

**REAL ESTATE TITLE INSURERS ASSETS & LIABILITIES AS OF DECEMBER 31, 2004**

Underwriting &amp; Investment Result for 2004 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
<b>California Insurers:</b>									
50026	Commerce Title Insurance Company	16,849	7,454	9,395	2,394	170	-842	22,409	546
50849	Diversified Title Insurance Company	6,406	5,387	1,019	-201	45	-2,542	15,074	493
51586	Fidelity National Title Insurance Company	747,720	528,017	219,704	53,184	36,931	-19,226	448,605	28,581
50814	First American Title Insurance Company	1,825,723	1,079,677	746,045	111,488	79,542	-535	883,917	28,466
50822	Land Title Insurance Company	1,915	182	1,733	122	88	125	891	0
50130	North American Title Insurance Company	38,278	22,352	15,926	3,888	415	2,685	72,059	1,017
50857	Security Union Title Insurance Company	120,269	46,971	73,298	9,973	24,709	9,302	24,820	1,474
50067	Ticor Title Insurance Company	279,982	213,901	66,081	14,123	13,855	-15,881	3,821	575
50041	United Capital Title Insurance Company	35,177	18,424	16,753	4,680	1,062	3,320	101,192	809
50050	Westcor Land Title Insurance Co	19,939	12,030	7,909	667	813	767	33,537	335
Total California Insurers: 10									
<b>Total</b>		<b>3,092,258</b>	<b>1,934,394</b>	<b>1,157,864</b>	<b>200,318</b>	<b>157,631</b>	<b>-22,829</b>	<b>1,606,326</b>	<b>62,298</b>
<b>Foreign Insurers:</b>									
50028	Ace Capital Title Reinsurance Company	46,293	21,023	25,270	-1,449	1,298	-543	0	0
51535	American Pioneer Title Insurance Company	110,353	76,011	34,343	5,096	5,293	-8,042	5,842	0
50229	Chicago Title Insurance Company	1,351,063	858,857	492,205	220,085	135,124	42,505	574,890	25,825
50083	Commonwealth Land Title Insurance Company	656,914	491,286	165,628	53,589	25,457	2,752	181,729	5,255
50024	Lawyers Title Insurance Corporation	650,344	412,704	237,640	32,959	21,556	-27,310	95,631	3,285
51020	National Title Insurance of New York, Inc.	15,548	10,223	5,325	-2,480	229	-1,331	1,376	333
50520	Old Republic National Title Insurance Company	448,781	334,795	113,987	32,051	21,287	14,155	177,848	1,709
50121	Stewart Title Guaranty Company	899,998	482,092	417,906	20,868	21,652	43,110	281,430	12,520
51420	Stewart Title Insurance Company	56,945	38,417	18,528	7,286	2,743	2,535	0	0
50012	Transnation Title Insurance Company	194,572	119,011	75,562	25,253	6,158	7,758	108,282	2,354
51624	United General Title Insurance Company	64,127	41,342	22,785	2,308	1,060	-1,455	34,815	1,666
Total Foreign Insurers: 11									
<b>Total</b>		<b>4,494,939</b>	<b>2,885,760</b>	<b>1,609,178</b>	<b>395,565</b>	<b>241,856</b>	<b>74,135</b>	<b>1,461,844</b>	<b>52,947</b>
Total CA and Foreign Insurers: 21									
<b>Total</b>		<b>7,587,197</b>	<b>4,820,154</b>	<b>2,767,042</b>	<b>595,883</b>	<b>399,487</b>	<b>51,306</b>	<b>3,068,170</b>	<b>115,245</b>

**FAIR PLAN REPORT - 2004 DIRECT WRITTEN LESS DIVIDENDS TO POLICYHOLDERS**

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
36404	21st Century Casualty Company	0	0	0	0	0	0	0	0
12963	21st Century Insurance Company	0	0	0	0	0	9	0	0
22896	ACA Financial Guaranty Corporation	0	0	0	0	0	0	0	0
10921	ACA Insurance Company	0	0	0	0	0	0	0	0
19984	ACIG Insurance Company	0	0	0	0	0	0	0	0
22950	ACSTAR Insurance Company	0	0	0	0	0	0	0	0
34789	AIG Centennial Insurance Company	0	0	0	0	0	2,005	0	0
43974	AIG Indemnity Insurance Company	0	0	0	0	0	0	0	0
22225	AIG Preferred Insurance Company	0	0	0	0	0	0	0	0
20796	AIG Premier Insurance Company	0	0	0	0	0	0	0	0
19399	AIU Insurance Company	0	0	0	0	0	32	14	7
27928	AMEX Assurance Company	0	0	0	0	0	13,434	0	0
10367	AVEMCO Insurance Company	0	0	0	0	0	0	0	0
29530	AXA Art Insurance Corporation	0	0	0	0	0	0	0	0
36552	AXA Corporate Solutions Reinsurance Company	0	0	0	0	0	0	0	0
20010	Acceptance Indemnity Insurance Company	0	0	0	0	0	0	997	584
26379	Accredited Surety and Casualty Company, Inc.	0	0	0	0	0	0	0	0
11835	AXA Re America Insurance Company	0	0	0	0	0	0	0	0
16187	AXA Re Property and Casualty Insurance Co	277	208	0	0	0	0	154	1
20370	AXIS Reinsurance Company	1,577	1,290	0	0	0	0	0	0
22667	Ace American Insurance Co	(5)	62	0	0	0	0	24,970	2,713
22705	Ace American Reinsurance Co	0	0	0	0	0	0	0	0
20702	Ace Fire Underwriters Insurance Co	67	32	0	0	0	0	251	692
10030	Ace Indemnity Insurance Co	0	0	0	0	0	0	0	0
20699	Ace Property and Casualty Insurance Co	0	1,510	37,638	0	0	0	680	944
40517	Advantage Workers Compensation Insurance Co	0	0	0	0	0	0	0	0
33898	Aegis Security Insurance Company	7	0	0	0	0	2,399	0	0
36153	Aetna Insurance Company of Connecticut	0	0	0	0	0	0	0	0
10014	Affiliated FM Insurance Company	21,421	10,935	0	0	0	124	4,214	0
42609	Affirmative Insurance Company	0	0	0	0	0	0	0	0
42757	Agri General Insurance Company	0	184	12,938	0	0	0	0	0
38733	Alaska National Insurance Company	0	0	0	0	0	0	0	0
24899	Alea North America Insurance Company	4	5	0	0	0	0	185	9,397
20222	All America Insurance Company	0	0	0	0	0	0	0	0
13285	Allegheny Casualty Company	0	0	0	0	0	0	0	0
20273	Alliance Assurance Company of America	0	0	0	0	0	0	0	0
10920	Alliance United Insurance Company	0	0	0	0	0	0	0	0
35300	Allianz Global Risks US Insurance Company	33,302	17,127	0	0	0	0	0	0
36420	Allianz Underwriters Insurance Company	0	0	0	0	0	0	0	0
36528	Allied Insurance Company	0	0	0	0	0	0	0	0
42579	Allied Property and Casualty Insurance Company	4,941	2,213	0	0	0	57,504	0	0
19489	Allied World Assurance Company (U.S.) Inc.	0	0	0	0	0	0	0	0
41840	Allmerica Financial Benefit Insurance Co	0	0	0	0	0	0	0	0
19240	Allstate Indemnity Company	0	0	0	0	0	17,606	0	0
19232	Allstate Insurance Company	6,132	4,493	0	14,876	0	776,591	97,855	36,444
17230	Allstate Property and Casualty Insurance Company	0	0	0	0	0	0	0	0
18708	Ambac Assurance Corporation	0	0	0	0	0	0	0	0
19100	Amco Insurance Company	12,901	5,403	0	0	0	118,895	71,099	83,032
19720	American Alternative Insurance Corporation	7	3	0	0	0	0	7,753	15,796
42390	AmGUARD Insurance Company	0	0	0	0	0	0	0	0

Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
10073	American Ambassador Casualty Company	0	0	0	0	0	0	0	0
21849	American Automobile Insurance Company	0	0	0	0	0	0	14,574	20,099
10111	American Bankers Insurance Company of Florida	(2)	0	0	7,710	768	6,022	0	0
20427	American Casualty Company of Reading, Pennsylvania	93	166	0	0	0	0	8,790	9,525
10391	American Centennial Insurance Company	0	0	0	0	0	0	0	0
10216	American Contractors Indemnity Company	0	0	0	0	0	0	0	0
19690	American Economy Insurance Company	530	593	0	0	0	0	40,932	28,918
37990	American Empire Insurance Company	0	0	0	0	0	0	0	0
20613	American Employers' Insurance Company	0	0	0	0	0	0	5	(26)
10819	American Equity Specialty Insurance Company	0	0	0	0	0	0	0	0
23450	American Family Home Insurance Company	160	49	0	0	0	329	0	0
43699	American Federation Insurance Company	0	0	0	0	0	7,373	0	0
24066	American Fire and Casualty Company	0	0	0	0	0	0	0	0
40398	American Fuji Fire and Marine Insurance Company	94	142	0	0	0	0	0	0
24376	American General Indemnity Co	0	0	0	0	0	0	0	0
31208	American General Property Insurance Company	0	0	0	0	0	0	0	0
26247	American Guarantee and Liability Insurance Company	14,072	13,618	0	0	0	0	421	2,173
13331	American Hardware Mutual Insurance Company	25	17	0	0	0	0	3,109	510
39152	American Healthcare Indemnity Company	0	0	0	0	0	0	0	0
19380	American Home Assurance Company	4,677	0	0	80	0	0	2,060	0
19518	American Indemnity Company	0	0	0	0	0	0	0	0
21857	American Insurance Company (The)	399	1	0	0	3,908	94	72,441	72,771
43761	American International Ins Co of California, Inc.	0	402	0	0	0	36,113	0	0
31895	American Interstate Insurance Company	0	0	0	0	0	0	0	0
10200	American Live Stock Insurance Company	0	0	0	0	0	0	0	0
30562	American Manufacturers Mutual Insurance Company	296	80	0	0	0	20	103	220
43630	American Merchants Casualty Company	0	0	0	0	0	0	0	0
16810	American Mercury Insurance Company	0	0	0	0	0	0	0	0
23469	American Modern Home Insurance Company	11,210	7,166	0	0	0	11,804	0	0
22918	American Motorists Insurance Company	144	38	0	0	0	0	39	(567)
39942	American National General Insurance Company	0	0	0	0	0	0	0	0
28401	American National Property and Casualty Company	0	0	0	223	0	0	0	0
12084	American Professionals Insurance Company	0	0	0	0	0	0	0	0
10227	American Re-Insurance Company	0	0	0	0	0	0	0	0
19615	American Reliable Insurance Company	4,059	468	0	508	2,932	10,110	150	34
19631	American Road Insurance Company (The)	0	0	0	0	0	0	0	0
39969	American Safety Casualty Insurance Company	0	0	0	0	0	0	0	0
42978	American Security Insurance Company	47,267	15,191	0	0	0	12,831	0	0
19704	American States Insurance Company	2,469	2,442	0	0	81	0	14,575	15,788
19712	American States Insurance Company of Texas	0	0	0	0	0	0	0	0
37214	American States Preferred Insurance Company	0	0	0	0	0	0	0	0
40800	American Sterling Insurance Company	54	23	0	0	0	0	0	0
31380	American Surety Company	0	0	0	0	0	0	0	0
40142	American Zurich Insurance Company	0	0	0	0	0	0	5,899	19,587
27898	Americas Insurance Company	0	0	0	0	0	0	0	0
30872	Amerin Guaranty Corporation	0	0	0	0	0	0	0	0
23396	Amerisure Mutual Insurance Company	1	1	0	0	0	0	11	9
19976	Amica Mutual Insurance Company	321	201	0	0	0	18,154	0	0
40010	Anchor General Insurance Company	0	0	0	0	0	0	0	0
11150	Arch Insurance Company	265	(103)	0	0	0	0	1,886	1,314

Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
10348	Arch Reinsurance Company	0	0	0	0	0	0	0	0
19860	Argonaut Great Central Insurance Company	0	0	0	0	0	0	1,427	1,342
19801	Argonaut Insurance Company	0	0	0	0	0	0	0	0
19828	Argonaut-Midwest Insurance Company	0	0	0	0	0	0	0	0
19844	Argonaut-Southwest Insurance Company	0	0	0	0	0	0	0	0
41459	Armed Forces Insurance Exchange	240	138	0	0	0	4,449	0	0
21865	Associated Indemnity Corporation	4,243	1,775	0	0	1,792	34,857	21,658	21,623
27189	Associated International Insurance Company	0	0	0	0	0	0	0	0
21296	Associates Insurance Company	0	0	0	0	0	0	0	0
19305	Assurance Company of America	0	0	0	0	0	0	676	14
30180	Assured Guaranty Corp.	0	0	0	0	0	0	0	0
41769	Athena Assurance Company	0	0	0	0	0	0	0	0
21792	Atlanta Casualty Company	0	0	0	0	0	0	0	0
20931	Atlanta International Insurance Company	0	0	0	0	0	0	0	0
31925	Atlanta Specialty Insurance Company	0	0	0	0	0	0	0	0
22209	Atlantic Insurance Company	0	0	0	0	0	0	0	1
19895	Atlantic Mutual Insurance Company	34	51	0	0	0	0	3,656	4,589
27154	Atlantic Specialty Insurance Company	121	129	0	0	0	0	14,230	13,966
24813	Balboa Insurance Company	11,539	11,550	0	1,119	0	176	10	0
38245	BCS Insurance Company	0	0	0	0	0	0	0	0
18538	BancInsure, Inc.	0	0	0	0	0	0	381	269
33162	Bankers Insurance Company	0	233	0	(15)	0	0	0	0
23132	Bankers Multiple Line Insurance Company	0	0	0	0	0	0	0	0
18279	Bankers Standard Insurance Company	0	0	0	0	0	0	1	0
29513	Bar Plan Mutual Insurance Company (The)	0	0	0	0	0	0	0	0
41394	Benchmark Insurance Company	0	0	0	0	0	0	0	0
32603	Berkley Insurance Company	101	0	0	0	0	29	19	14
29580	Berkley Regional Insurance Company	0	0	0	0	0	0	0	0
19402	Birmingham Fire Insurance Company of Pennsylvania	7	2	0	0	0	0	0	0
20095	Bituminous Casualty Corporation	0	0	0	0	0	0	0	0
20109	Bituminous Fire and Marine Insurance Company	0	0	0	0	0	0	0	0
24503	Blue Ridge Insurance Company	0	0	0	0	0	0	0	0
27081	Bond Safeguard Insurance Company	0	0	0	0	0	0	0	0
20761	Boston Old Colony Insurance Company	0	0	0	0	0	0	0	0
13528	Brotherhood Mutual Insurance Company	0	0	0	0	0	0	0	0
10830	Business Alliance Insurance Company	0	0	0	0	0	0	9,751	7,978
30082	C.P.A. Insurance Company	0	0	0	0	0	0	0	0
36340	CAMICO Mutual Insurance Company	0	0	0	0	0	0	0	0
11166	C-F Insurance Company	0	0	0	0	0	0	0	0
10929	CII Insurance Company	0	0	0	0	0	0	0	0
22004	CIM Insurance Corporation	0	0	0	0	0	0	0	0
29114	CMG Mortgage Assurance Co	0	0	0	0	0	0	0	0
40266	CMG Mortgage Insurance Company	0	0	0	0	0	0	0	0
20435	CNA Casualty of California	0	0	0	0	0	0	0	0
18953	CSE Safeguard Insurance Company	456	284	0	0	0	7,147	0	0
38342	California Automobile Insurance Company	0	0	0	0	0	0	0	0
13544	California Capital Insurance Company	6,246	2,861	0	0	12,194	40,299	47,906	33,588
27464	California Casualty & Fire Insurance Company	0	0	0	0	0	0	0	0
10063	California Casualty Compensation Insurance Company	0	0	0	0	0	0	0	0
10847	CUMIS Insurance Society, Inc.	0	31	0	0	0	0	3,263	1,590



Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied	Multiple	Federal	Farmowners	Homeowners	Commercial	Commercial
		Lines		Peril Corp	Flood	Multiple Peril	Multiple Peril	Mult Peril Fire & Allied	Mult Peril Liability
35955	California Casualty General Insurance Company of Oregon	0	0	0	0	0	0	0	0
20117	California Casualty Indemnity Exchange (The)	40	11	0	0	0	8,472	0	0
20125	California Casualty Insurance Company	168	46	0	0	0	32,472	0	0
31046	California General Underwriters Ins Co, Inc.	0	0	0	0	0	0	0	0
32271	California Indemnity Insurance Company	0	0	0	0	0	0	0	0
38865	California Insurance Company	0	0	0	0	0	0	0	0
15539	California State Automobile Assoc Inter-Ins Bureau	1,465	398	0	6,396	0	333,028	0	0
21946	Camden Fire Insurance Association (The)	0	0	0	0	0	0	0	0
10464	Canal Insurance Company	0	0	0	0	0	0	0	0
20877	Capital Markets Assurance Corporation	0	0	0	0	0	0	0	0
10520	Care West Insurance Company	0	0	0	0	0	0	0	0
10510	Carolina Casualty Insurance Company	0	0	0	0	0	0	0	0
10175	Cascade National Insurance Company	0	0	0	0	0	0	0	0
11255	Caterpillar Insurance Company	0	0	0	0	0	0	0	0
10561	Catholic Relief Insurance Company of America (The)	0	0	0	0	0	0	0	0
19909	Centennial Insurance Company	478	89	0	0	0	0	1,135	1,685
20230	Central Mutual Insurance Company	0	0	0	0	0	0	0	0
20249	Central National Insurance Company of Omaha (The)	0	0	0	0	0	0	0	0
34274	Central States Indemnity Co. of Omaha	0	0	0	0	0	0	0	0
34649	Centre Insurance Company	0	0	0	0	0	7,889	0	0
42765	Centurion Casualty Company	0	0	0	0	0	0	0	0
11711	Century American Casualty Company	0	0	0	0	0	0	0	0
20710	Century Indemnity Company	0	0	0	0	0	0	0	0
35130	Century Reinsurance Company	0	0	0	0	0	0	0	0
26905	Century-National Insurance Company	10,146	5,066	0	892	0	95,926	(1)	0
10642	Cherokee Insurance Company	0	0	0	0	0	0	0	0
22810	Chicago Insurance Company	0	0	0	0	0	0	0	0
34886	Chiyoda Fire & Marine Ins Co, Ltd. (The) (US Branch)	0	0	0	0	0	0	0	0
12777	Chubb Indemnity Insurance Company	0	0	0	0	0	0	0	0
10052	Chubb National Insurance Company	0	0	0	0	0	0	0	0
10669	Church Insurance Company (The)	(2)	0	0	0	0	0	587	212
18767	Church Mutual Insurance Company	290	354	0	0	0	59	12,139	11,178
10677	Cincinnati Insurance Company (The)	4	3	0	0	0	0	70	367
42242	Citation Insurance Company	0	0	0	0	0	0	0	0
10315	Civic Property and Casualty Company	717	414	0	427	0	1,885	548	484
10693	Civil Service Employees Insurance Company	6,398	2,120	0	0	0	34,656	6,999	4,499
36412	Claremont Liability Insurance Company	0	0	0	0	0	0	0	0
20532	Clarendon National Insurance Company	17,376	736	0	0	(76)	35,633	1,621	(3,877)
25070	Clearwater Insurance Company	0	0	0	0	0	0	0	0
25089	Coast National Insurance Company	0	0	0	0	0	0	0	0
31887	Coface North America Ins Co.	0	0	0	0	0	0	0	0
33197	Cologne Reinsurance Company of America	0	0	0	0	0	0	0	0
34347	Colonial American Casualty and Surety Company	0	28	0	0	0	0	1	4
10758	Colonial Surety Company	0	0	0	0	0	0	0	0
27812	Columbia Insurance Company	0	0	0	0	0	0	0	0
19410	Commerce and Industry Insurance Company	0	0	0	0	0	0	0	13
13161	Commerce West Insurance Company	0	0	0	0	0	0	0	0
32280	Commercial Casualty Insurance Company	0	0	0	0	0	0	0	0
38385	Commercial Guaranty Insurance Company	0	0	0	0	0	0	0	0
20818	Commercial Insurance Company of Newark, New Jersey	0	0	0	0	0	0	0	0

Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Peril Corp	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
18732	Commercial Loan Insurance Corporation	0	0	0	0	0	0	0	0
10220	Commonwealth Insurance Company of America	0	0	0	0	0	0	664	0
21989	Compass Insurance Company	0	0	0	0	0	0	0	0
34711	Computer Insurance Company	0	0	0	0	0	0	0	0
12177	CompWest Insurance Company	0	0	0	0	0	0	0	0
24961	Connie Lee Insurance Company	0	0	0	0	0	0	0	0
32190	Constitution Insurance Co	1	(1)	0	0	0	0	8	(29)
20443	Continental Casualty Company	143	17,745	0	0	0	0	8,125	7,667
39551	Continental Heritage Insurance Company	0	0	0	0	0	0	0	0
35289	Continental Insurance Company (The)	93	31	0	0	0	0	0	0
28258	Continental National Indemnity Company	0	0	0	0	0	0	0	0
20923	Continental Reinsurance Corporation	0	0	0	0	0	0	0	0
37206	Contractors Bonding and Insurance Company	0	0	0	0	0	0	982	10,761
22730	Converium Insurance (North America) Inc.	0	0	0	478	0	0	0	0
39136	Converium Reinsurance (North America) Inc.	0	0	0	0	0	0	0	0
21318	Coregis Insurance Company	92	293	0	0	0	0	11	138
20044	Cornhusker Casualty Company	0	0	0	0	0	0	0	0
18961	Crestbrook Insurance Company	0	0	0	0	0	0	0	0
14010	Crusader Insurance Company	194	30	0	0	0	0	30,201	36,997
10855	Cypress Insurance Company	0	0	0	0	0	0	0	0
10499	DaimlerChrysler Insurance Company	64	114	0	0	0	0	0	0
19285	Danielson Insurance Company	0	0	0	0	0	0	0	0
19269	Danielson National Insurance Company	0	0	0	0	0	0	0	0
16705	Dealers Assurance Company	0	0	0	0	0	0	0	0
37907	Deerbrook Insurance Company	0	0	0	0	0	0	0	0
40975	Dentists Insurance Company (The)	0	0	0	0	0	0	6,833	0
42587	Depositors Insurance Company	0	0	0	0	0	0	0	0
12718	Developers Surety and Indemnity Co	0	0	0	0	0	0	0	0
42048	Diamond State Insurance Company	60	139	0	0	0	0	1,313	2,076
36463	Discover Property & Casualty Insurance CO	7,139	7,844	0	0	0	0	589	330
34495	Doctors' Company, An Interinsurance Exchange (The)	0	0	0	0	0	0	0	0
33499	Dorinco Reinsurance Company	803	0	0	0	0	0	0	0
10928	Eagle Insurance Company	0	0	0	0	0	0	0	0
12890	Eagle West Insurance Company	58	21	0	0	0	678	0	0
21407	EMCASCO Insurance Company	0	0	0	0	0	0	0	0
14702	EastGUARD Insurance Company	0	0	0	0	0	0	0	0
22926	Economy Fire & Casualty Company	0	0	0	0	0	0	0	0
21261	Electric Insurance Company	11	8	0	0	0	1,346	0	0
21326	Empire Fire and Marine Insurance Company	574	1,815	0	0	0	4,452	4,546	1,357
11512	Employers Compensation Insurance Company	0	0	0	0	0	0	0	0
11555	Employers Direct Insurance Company	0	0	0	0	0	0	0	0
20648	Employers' Fire Insurance Company (The)	0	0	0	0	0	0	57	70
21458	Employers Insurance Company of Wausau	13,610	3,852	0	0	0	0	2,133	1,581
21415	Employers Mutual Casualty Company	1,557	1,534	0	0	0	1	161	86
39845	Employers Reinsurance Corporation	0	0	0	0	0	0	0	0
10358	Encompass Insurance Company	0	0	0	0	0	0	0	0
30210	Esurance Property and Casualty Insurance Company	0	0	0	0	0	0	0	0
20516	Euler American Credit Indemnity Co	0	0	0	0	0	0	0	0
10120	Everest National Insurance Company	0	0	0	0	0	0	4,116	22,978
26921	Everest Reinsurance Company	0	0	0	0	0	0	0	0

Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
10318	Exact Property and Casualty Company	2,674	1,342	0	0	0	2,400	2,128	760
35181	Executive Risk Indemnity Inc.	0	0	0	0	0	0	0	0
40029	Explorer Insurance Company (The)	(1)	(7)	0	0	0	(900)	0	0
21482	Factory Mutual Insurance Company	18,332	56,031	0	0	0	0	0	0
43460	FFG Insurance Company	0	0	0	0	0	0	0	0
44784	Fairfield Insurance Company	0	0	0	0	0	0	0	0
18864	Fairmont Insurance Company	0	0	0	0	0	0	0	0
25518	Fairmont Premier Insurance Company	0	0	0	0	0	0	0	0
24384	Fairmont Specialty Insurance Company	94	29	0	0	0	0	1,478	1,029
13846	Farmers Home Mutual Insurance Company	(3)	(1)	0	0	0	(23)	0	0
21636	Farmers Insurance Company of Oregon	0	0	0	0	0	0	0	0
21628	Farmers Insurance Company, Inc.	0	0	0	0	0	0	0	0
21652	Farmers Insurance Exchange	17,176	6,802	0	0	0	27,326	186,870	70,378
13897	Farmers Mutual Hail Insurance Company of Iowa	0	0	0	0	0	0	0	0
10873	Farmers Reinsurance Company	0	0	0	0	0	0	0	0
41483	Farmington Casualty Company	0	0	0	0	0	0	0	0
13838	Farmland Mutual Insurance Company	0	0	0	0	0	0	432	0
20281	Federal Insurance Company	1,078	295	0	0	0	53,422	116,872	83,358
13935	Federated Mutual Insurance Company	3,781	2,140	0	0	0	0	4,504	6,816
11118	Federated Rural Electric Insurance Corporation	20	34	0	0	0	0	0	0
28304	Federated Service Insurance Company	160	123	0	0	0	0	252	0
35270	Fidelity and Casualty Company of New York (The)	0	0	0	0	0	0	0	0
39306	Fidelity and Deposit Company of Maryland	628	25,761	0	0	0	1,826	4,800	2,851
25180	Fidelity National Insurance Company	969	0	0	5,086	0	23,713	0	0
16578	Fidelity National Property and Casualty Insurance Company	0	0	0	22,635	0	2,315	0	0
35386	Fidelity and Guaranty Insurance Company	859	1,091	0	0	0	0	3,201	1,342
25879	Fidelity and Guaranty Insurance Underwriters, Inc.	604	799	0	0	0	0	6,996	2,738
12815	Financial Guaranty Insurance Company	0	0	0	0	0	0	0	0
19852	Financial Indemnity Company	0	0	0	0	0	0	0	0
31453	Financial Pacific Insurance Company	0	0	0	0	0	0	8,450	61,130
18287	Financial Security Assurance Inc.	0	0	0	0	0	0	0	0
21660	Fire Insurance Exchange	40,628	15,758	0	17,371	0	871,003	71,210	28,596
21873	Fireman's Fund Insurance Company	7,055	2,379	15,626	0	183	103,364	35,230	16,381
21903	Fireman's Fund Insurance Company of Texas	0	0	0	0	0	0	0	0
20850	Firemen's Insurance Company of Newark, New Jersey	31	20	0	0	0	0	0	0
11099	First American Home Buyers Protection Corp	0	0	0	0	0	0	0	0
37710	First American Property & Casualty Insurance Co	0	0	0	975	0	13,715	52	277
34525	First American Specialty Insurance Company	16,610	0	0	0	0	77,731	0	0
11177	First Financial Insurance Company	20	4	0	0	0	0	46	21
33588	First Liberty Insurance Corporation (The)	0	0	0	0	0	0	0	0
24724	First National Insurance Company of America	115	442	0	0	0	31,794	3,776	3,547
21822	First State Insurance Company	0	0	0	0	0	0	0	0
13978	Florists' Mutual Insurance Company	19	7	0	0	197	0	2,275	1,029
38776	Folksamerica Reinsurance Company	0	0	0	0	0	0	4,315	1,662
11185	Foremost Ins Co Grand Rapids, Michigan	0	0	0	0	0	46,226	0	0
11800	Foremost Property and Casualty Insurance Company	0	0	0	0	0	8,851	0	0
29688	Forestview Mortgage Insurance Co.	0	0	0	0	0	0	0	0
38830	Fort Wayne Health & Casualty Insurance Company	0	0	0	0	0	0	0	0
34266	Frontier Insurance Company	0	0	0	0	0	0	0	(19)
22969	GE Reinsurance Corp	0	0	0	0	0	0	0	0

Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
29823	GE Residential Mortgage Ins Corporation of North Carolina	0	0	0	0	0	0	0	0
41491	GEICO Casualty Company	0	0	0	0	0	0	0	0
35882	GEICO General Insurance Company	0	0	0	0	0	0	0	0
22055	GEICO Indemnity Company	0	0	0	0	0	0	0	0
11044	GMAC Insurance Company Online, Inc.	0	0	0	0	0	0	0	0
10201	Galway Insurance Company	0	0	0	0	0	0	0	0
24414	General Casualty Company of Wisconsin	0	1	0	0	0	0	38	35
16675	General Electric Mortgage Ins Corporation of North Carolina	0	0	0	0	0	0	0	0
38458	General Electric Mortgage Insurance Corporation	0	0	0	0	0	0	0	0
30007	General Fidelity Insurance Company	0	0	0	0	0	0	0	0
37931	General Fire & Casualty Company	0	0	0	0	0	0	4,137	4,150
24732	General Insurance Company of America	1,094	39,401	0	0	0	0	6,009	10,645
22039	General Reinsurance Corporation	0	0	0	0	0	0	0	0
39322	General Security National Insurance Company	0	0	0	0	0	1,592	0	0
11967	General Star National Insurance Company	0	0	0	0	45	0	0	0
11231	Generali Assicurazioni Generali S.P.A. (U.S. Branch)	2	1	0	0	0	0	0	0
38962	Genesis Insurance Company	689	0	0	0	0	0	0	0
10799	GeoVera Insurance Company	0	0	0	0	0	0	0	0
41343	Gerling America Insurance Company	1,043	0	0	0	0	0	0	0
11266	Gerling Global Reinsurance Corp U.S. Branch	0	0	0	0	0	0	0	0
21032	Gerling Global Reinsurance Corp of America	0	0	0	0	0	0	0	0
11282	Germantown Insurance Company	0	0	0	0	0	0	0	0
34622	Glens Falls Insurance Company (The)	3,319	525	0	0	0	38,096	0	0
11304	Global Surety & Insurance Co.	0	0	0	0	0	0	0	0
39861	Golden Bear Insurance Company	2,576	0	0	0	0	1,539	0	0
10836	Golden Eagle Insurance Corporation	208	75	0	0	0	0	14,985	10,671
22063	Government Employees Insurance Company	0	0	0	0	0	0	0	0
22098	Grain Dealers Mutual Insurance Company	0	0	0	0	0	0	0	0
22101	Grange Insurance Association	816	460	0	0	3,145	10,294	288	8
23809	Granite State Insurance Company	282	113	0	0	0	0	7,618	12,058
25984	Graphic Arts Mutual Insurance Company	0	0	0	0	0	0	18	3
36307	Gray Insurance Company (The)	0	0	0	0	0	0	0	0
26832	Great American Alliance Insurance Co	110	486	0	0	150	0	672	341
26344	Great American Assurance Company	(825)	5,465	0	0	1,148	0	7,756	11,098
10646	Great American Contemporary Insurance Company	0	0	0	0	0	0	0	0
16691	Great American Insurance Company	104	258	0	0	2,224	0	3,679	4,377
22136	Great American Insurance Company of New York	346	2,031	21,374	0	637	0	7,585	1,724
38580	Great American Protection Insurance Co	0	0	0	0	0	0	0	0
31135	Great American Security Insurance Company	0	0	0	0	0	0	0	0
33723	Great American Spirit Insurance Company	92	31	0	0	0	1,436	0	0
25224	Great Divide Insurance Company	1,070	444	0	0	0	0	0	0
20303	Great Northern Insurance Company	84	23	0	0	0	0	4,972	2,189
11371	Great West Casualty Company	0	0	0	0	0	0	0	0
22322	Greenwich Insurance Company	155	1,079	3,331	0	0	0	1,726	611
40541	Grocers Insurance Company	0	0	0	0	0	0	0	0
11398	Guarantee Insurance Company	0	0	0	0	0	0	0	0
15032	Guideone Mutual Insurance Co	227	385	0	0	0	0	12,456	10,380
14559	Guideone Specialty Mutual Ins Co	7	48	988	0	0	0	12,587	11,996
22217	Gulf Insurance Company	28	31	0	0	0	0	4,853	3,922
22292	Hanover Insurance Company (The)	15	9	0	0	0	5	151	137

Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
21806	Harbor Specialty Insurance Company	0	0	0	0	0	0	0	0
26433	Harco National Insurance Company	881	1,429	0	0	0	0	0	0
23582	Harleysville Insurance Company	0	0	0	0	0	0	0	0
14168	Harleysville Mutual Insurance Company	0	0	0	375	0	0	0	0
22357	Hartford Accident and Indemnity Company	0	0	0	0	0	(1)	380	288
29424	Hartford Casualty Insurance Company	321	943	7,560	0	0	37,186	193,204	44,388
19682	Hartford Fire Insurance Company	33,604	1,553	0	18,726	0	0	36,155	38,004
37478	Hartford Insurance Company of the Midwest	0	(1)	0	0	0	0	742	32,610
11452	Hartford Steam Boiler Inspection and Ins Co (The)	0	0	0	0	0	0	9,522	0
30104	Hartford Underwriters Insurance Company	734	281	0	0	0	45,232	486	871
22438	Hawaiian Ins & Guaranty Company, Limited (The)	676	0	0	0	0	2,479	0	0
32077	Heritage Casualty Insurance Company	0	0	0	0	0	0	0	0
39527	Heritage Indemnity Company	0	0	0	0	0	0	0	0
11005	Homesite Insurance Co of California	0	0	0	0	0	12,068	0	0
22578	Horace Mann Insurance Company	158	100	0	0	0	5,944	0	0
22756	Horace Mann Property & Casualty Insurance Co	65	43	0	0	0	7,864	0	0
38849	Houston General Insurance Company	0	0	0	0	0	0	0	0
25054	Hudson Insurance Company	(2)	17	0	0	0	0	878	1,098
10048	Hyundai Marine & Fire Insurance Co., Ltd.	105	28	0	0	0	0	0	140
29068	IDS Property Casualty Insurance Company	0	0	0	0	0	0	0	0
11487	Imperial Casualty and Indemnity Company	0	0	0	0	0	0	0	0
25550	Indemnity Company of California	0	0	0	0	0	0	0	0
43575	Indemnity Insurance Company of North America	0	86	0	0	3,863	0	0	0
14265	Indiana Lumbermens Mutual Insurance Company	0	0	0	0	0	0	1	0
21075	Industrial Underwriters Insurance Company	0	0	0	0	0	0	0	0
22268	Infinity Insurance Company	0	0	0	0	0	0	0	0
10068	Infinity National Insurance Company	0	0	0	0	0	0	0	0
20260	Infinity Select Insurance Company	0	0	0	0	0	0	0	0
19429	Ins Co of the State of Pennsylvania (The)	0	0	0	0	0	7	0	0
26700	Insurance Company of Illinois	0	0	0	0	0	0	0	0
22713	Insurance Company of North America	105	83	0	0	0	0	0	1
27847	Insurance Company of the West	2,359	654	0	0	0	0	1,610	0
37257	Insurance Corporation of Hannover	1,364	417	0	0	0	0	874	359
18341	Insurance Corporation of New York (The)	0	0	0	0	0	0	(99)	0
29742	Integon National Insurance Company	0	0	0	0	0	0	0	0
31488	Integon Preferred Insurance Company	0	0	0	0	0	0	0	0
15598	Interinsurance Exchange of the Automobile Club	0	0	0	0	0	228,131	0	0
24139	International Business & Mercantile REassurance Co	0	0	0	0	0	0	0	0
11592	International Fidelity Insurance Company	0	0	0	0	0	0	0	0
22837	Interstate Indemnity Company	(70)	0	0	0	0	0	0	0
11630	Jefferson Insurance Company	5	1	0	0	0	0	0	0
14354	Jewelers Mutual Insurance Company	0	0	0	0	0	0	852	545
20885	Kansas City Fire and Marine Insurance Company	0	0	0	0	0	0	0	0
27138	Kemper Casualty Insurance Company	0	0	0	0	0	0	0	0
15563	Kemper Employers Insurance Company	0	0	0	0	0	0	0	0
10914	Kemper Independence Insurance Company	2,567	1,000	0	0	0	39,422	0	0
26077	Lancer Insurance Company	0	0	0	0	0	0	0	0
35637	Landmark Insurance Company	0	0	0	0	0	0	0	0
37800	LG Ins Co, Limited (United States Branch)	0	0	0	0	0	0	2,297	1,522
33600	LM Insurance Corporation	0	0	0	0	0	0	0	0

Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied	Multiple	Federal	Farmowners	Homeowners	Commercial	Commercial
		Lines	Lines	Peril Corp	Flood	Multiple Peril	Multiple Peril	Mult Peril Fire & Allied	Mult Peril Liability
35246	Laurier Indemnity Company	0	0	0	0	0	0	0	0
36706	Lawyers' Mutual Insurance Company	0	0	0	0	0	0	0	0
11738	Leader Insurance Company	0	0	0	0	0	0	0	0
37940	Lexington National Insurance Corporation	0	0	0	0	0	0	0	0
42404	Liberty Insurance Corporation	9	3	0	0	0	0	669	831
19917	Liberty Insurance Underwriters Inc.	0	0	0	0	0	0	2,663	278
23035	Liberty Mutual Fire Insurance Company	6,749	1,429	0	1,343	0	106,747	5,065	1,440
23043	Liberty Mutual Insurance Company	389	109	0	0	0	0	982	(36)
41939	Liberty Northwest Insurance Corp	0	0	0	0	0	0	0	0
33855	Lincoln General Insurance Company	12	3	0	0	0	0	433	0
14435	Lumber Mutual Insurance Company	0	0	0	0	0	0	0	0
23108	Lumbermen's Underwriting Alliance	2,609	661	0	0	0	0	0	0
35769	Lyndon Property Insurance Company	0	0	0	0	0	0	0	0
23825	MBIA Insurance Corp. of Illinois	0	0	0	0	0	0	0	0
12041	MBIA Insurance Corporation	0	0	0	0	0	0	0	0
22241	MEDMARC Casualty Insurance Company	0	0	0	0	0	0	0	0
32089	MEDMARC Mutual Insurance Company	0	0	0	0	0	0	0	0
40150	MGA Insurance Company, Inc.	0	0	0	0	0	0	0	0
10682	MGIC Credit Assurance Corporation	0	0	0	0	0	0	0	0
18740	MGIC Indemnity Corporation	0	0	0	0	0	0	0	0
10666	MGIC Mortgage Reinsurance Corporation	0	0	0	0	0	0	0	0
16470	MGIC Reinsurance Corporation	0	0	0	0	0	0	0	0
10252	MGIC Residential Reinsurance Corporation	0	0	0	0	0	0	0	0
38660	MIC General Insurance Corporation	0	0	0	0	0	0	0	0
38601	MIC Property and Casualty Insurance Corporation	0	0	0	0	0	0	0	0
42269	Majestic Insurance Company	0	0	0	0	0	0	0	0
36897	Manufacturers Alliance Insurance Company	0	0	0	0	0	0	0	0
23876	Mapfre Reinsurance Corporation	0	0	0	0	0	0	0	0
29998	Marine Indemnity Insurance Company of America	0	0	0	0	0	0	0	0
28932	Markel American Insurance Company	1,096	316	0	0	0	0	327	833
38970	Markel Insurance Company	11	8	0	0	226	0	4,968	11,043
19356	Maryland Casualty Company	20	5	0	0	0	0	41,700	1,279
22306	Massachusetts Bay Insurance Company	0	3	0	0	0	8	19	1
22152	Mayflower Insurance Company, Ltd. (The)	0	0	0	0	0	0	0	0
33391	Medical Assurance Company, Inc. (The)	0	0	0	0	0	0	0	0
32433	Medical Insurance Exchange of California	0	0	0	0	0	0	0	0
11843	Medical Protective Company (The)	0	0	0	0	0	0	0	0
33650	Mendota Insurance Company	0	0	0	0	0	0	0	0
31968	Merastar Insurance Company	0	0	0	0	0	588	0	0
15768	Merced Mutual Insurance Company	408	131	0	0	362	5,958	0	0
14494	Merchants Bonding Company (Mutual)	0	0	0	0	0	0	0	0
11908	Mercury Casualty Company	4,465	835	0	0	0	150,022	16,751	5,336
27553	Mercury Insurance Company	0	0	0	0	0	0	0	0
24821	Meritplan Insurance Company	0	0	0	0	0	18,088	0	0
25321	Metropolitan Direct Property and Casualty Ins Co	157	38	0	0	0	7,872	0	0
34339	Metropolitan Group Property and Casualty Ins Co	0	0	0	0	0	0	0	0
14508	Michigan Millers Mutual Insurance Company	43	12	0	0	0	1,366	0	0
21687	Mid-Century Insurance Company	210	117	0	0	0	3,029	21,027	13,585
27480	Mid-State Mutual Insurance Company	210	77	0	0	32	1,421	2,935	1,907
36650	Mid-State Surety Corporation	0	0	0	0	0	0	0	0

Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
23434	Middlesex Insurance Company	(2)	(1)	0	0	0	0	3	1
20451	MidStates ReInsurance Corporation	0	0	0	0	0	0	0	0
23612	Midwest Employers Casualty Company	0	0	0	0	0	0	0	0
42234	Minnesota Lawyers Mutual Insurance Company	0	0	0	0	0	0	0	0
20362	Mitsui Sumitomo Insurance Company of America	661	509	0	0	0	0	26,375	13,177
22551	Mitsui Sumitomo Insurance USA Inc.	2	12	0	0	0	0	3,884	2,693
23655	Modern Service Insurance Company	0	0	0	0	0	81	0	0
23540	Monterey Insurance Company	93	86	0	0	0	0	3,247	2,149
31232	Monumental General Casualty Company	0	0	0	0	0	0	0	0
29858	Mortgage Guaranty Insurance Corporation	0	0	0	0	0	0	0	0
22012	Motors Insurance Corporation	0	0	0	0	0	0	0	0
35947	Mt. McKinley Insurance Company	0	0	0	0	0	0	0	0
23647	Mutual Service Casualty Insurance Company	584	339	0	0	0	3,423	1,480	1,496
25240	NAU Country Insurance Company	0	1,283	28,546	0	0	0	0	0
15865	NCMIC Insurance Company	0	0	0	0	0	0	0	0
30945	National Alliance Insurance Company	0	0	0	0	0	0	0	0
23663	National American Insurance Company	0	1	0	0	0	0	0	0
23671	National American Insurance Company of California	0	0	0	0	0	0	0	0
11991	National Casualty Company	2	0	0	0	0	0	15	32
10243	National Continental Insurance Company	0	0	0	0	0	0	0	0
16217	National Farmers Union Property and Casualty Co	172	172	0	0	0	0	0	0
23752	National Farmers Union Standard Insurance Company	0	0	0	0	0	0	0	0
20478	National Fire Insurance Company of Hartford	(14)	165	0	0	0	0	9,892	5,025
42447	National General Assurance Company	0	0	0	0	0	0	0	0
23728	National General Insurance Company	0	0	0	0	0	0	0	0
20087	National Indemnity Company	0	0	0	0	0	0	0	0
23736	National Insurance Underwriters	0	0	0	0	0	0	0	0
32620	National Interstate Insurance Company	0	0	0	62	0	0	0	0
20052	National Liability & Fire Insurance Company	0	0	0	0	0	0	0	0
34835	National Reinsurance Corporation (The)	0	0	0	0	0	0	0	0
12114	National Security Fire and Casualty Company	0	0	0	0	0	0	0	0
22608	National Specialty Insurance Company	0	0	0	0	0	0	0	0
21881	National Surety Corporation	31	2	0	0	920	40	32,530	35,301
19445	National Union Fire Ins Co of Pittsburgh, PA	0	0	0	0	0	0	0	0
26093	Nationwide Affinity Insurance Co of America	0	0	0	0	0	0	0	0
28223	Nationwide Agribusiness Insurance Company	7	2	0	0	0	0	11,277	4,916
10723	Nationwide Assurance Co	0	0	0	0	0	0	0	0
23760	Nationwide General Insurance Company	0	0	0	0	0	0	0	0
25453	Nationwide Insurance Co of America	0	0	0	0	0	0	0	0
23779	Nationwide Mutual Fire Insurance Company	367	140	0	687	0	10,745	0	0
23787	Nationwide Mutual Insurance Company	1,246	1,203	0	0	84,723	0	12,769	11,312
37877	Nationwide Property and Casualty Insurance Company	0	0	0	0	0	0	0	0
42307	Navigators Insurance Company	0	0	0	0	0	0	82	62
10317	Neighborhood Spirit Property and Casualty Company	8,151	4,379	0	0	0	5,787	163	139
24171	Netherlands Insurance Company (The)	6	4	0	0	0	0	8,557	7,300
41629	New England Reinsurance Corporation	0	0	0	0	0	0	0	0
23841	New Hampshire Insurance Company	246	118	0	100	0	8,496	3,583	3,895
16608	New York Marine and General Insurance Company	0	0	0	0	0	0	0	0
24643	Newark Insurance Company	0	0	0	0	0	0	0	0
24848	Newport Insurance Company	44,268	38,351	0	0	0	28,705	0	0

Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
35106	Niagara Fire Insurance Company	0	0	0	0	0	0	0	0
12190	Nipponkoa Insurance Company Of America	0	0	0	0	0	0	0	0
27073	Nipponkoa Insurance Company, Limited	1,306	126	0	0	0	30	0	0
33200	Norcal Mutual Insurance Company	0	0	0	0	0	0	0	0
31470	NorGUARD Insurance Company	0	0	0	0	0	0	0	0
29700	North American Elite Insurance Co	0	0	0	0	0	0	6,929	0
29874	North American Specialty Insurance Company	140	0	0	0	0	0	0	0
27740	North Pointe Insurance Company	0	0	0	0	0	0	0	0
21105	North River Insurance Company (The)	0	0	0	0	0	0	0	0
22047	North Star Reinsurance Corporation	0	0	0	0	0	0	0	0
36455	Northbrook Indemnity Company	0	0	0	0	0	0	0	0
38369	Northern Assurance Company of America (The)	0	0	0	0	0	0	10	(3)
19372	Northern Insurance Company of New York	0	0	0	0	0	0	42,923	1,105
24031	Northland Casualty Company	97	41	0	0	0	0	0	0
24015	Northland Insurance Company	457	214	0	0	0	0	701	87
43583	Northwest Physicians Mutual Insurance Company	0	0	0	0	0	0	0	0
23914	Northwestern National Ins Co of Milwaukee, Wis	0	0	0	0	0	0	0	0
20338	Northwestern Pacific Indemnity Company	20	6	0	0	0	0	32	3
34630	Oak River Insurance Company	0	0	0	0	0	0	0	0
23248	Occidental Fire & Casualty Co of North Carolina	0	0	0	0	0	0	0	0
12360	Ocean Harbor Casualty Insurance Company	0	0	0	0	0	0	0	0
23680	Odyssey America Reinsurance Corporation	0	0	0	0	0	0	0	0
26565	Ohio Indemnity Company	0	0	0	0	0	0	0	0
24147	Old Republic Insurance Company	0	0	0	0	0	0	0	0
35424	Old Republic Security Assurance Company	0	0	0	0	0	0	0	0
40444	Old Republic Surety Company	0	0	0	0	0	0	0	0
37060	Old United Casualty Company	0	0	0	0	0	0	0	0
12254	Omaha Indemnity Company (The)	0	0	0	0	0	0	0	0
37540	Omaha Property and Casualty Insurance Company	0	0	0	(34)	0	0	0	0
39098	Omni Insurance Company	0	0	0	0	0	0	0	0
20621	OneBeacon America Insurance Company	0	0	0	0	0	(1)	63	15
21970	OneBeacon Insurance Company	1	335	0	0	12,066	0	70	93
14907	Oregon Mutual Insurance Company	2,513	1,439	0	0	87	10,415	8,884	3,103
33030	Ormond Reinsurance Company	0	0	0	0	0	0	0	0
10019	Overseas Partners US Reinsurance Company	0	0	0	0	0	0	0	0
22748	Pacific Employers Insurance Company	0	0	0	0	0	0	0	0
10222	PACO Assurance Company, Inc.	0	0	0	0	0	0	0	0
39675	PMA Reinsurance Corporation	0	0	0	0	0	0	0	0
27251	PMI Mortgage Insurance Co.	0	0	0	0	0	0	0	0
29807	PXRE Reinsurance Company	0	0	0	0	0	0	0	0
20346	Pacific Indemnity Company	49	13	0	0	0	905	1,142	1,200
37338	Pacific Insurance Company	0	0	0	0	0	0	0	0
40550	Pacific Pioneer Insurance Company	0	0	0	0	0	307	0	0
11048	Pacific Property and Casualty Company	248	521	0	0	0	6,122	0	0
10887	Pacific Select Property Insurance Co	0	0	0	0	0	0	0	0
37850	Pacific Specialty Insurance Company	0	14	0	0	0	94,452	983	2,578
38636	Partner Reinsurance Company of the U.S.	0	0	0	0	0	0	0	0
10006	PartnerRe Insurance Company of New York	0	0	0	0	0	0	0	0
22250	Pathfinder Insurance Company	0	0	0	0	0	0	0	0
18333	Peerless Indemnity Insurance Company	0	0	0	0	0	0	0	0



Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
24198	Peerless Insurance Company	9,257	5,871	0	0	2,790	0	67,434	80,556
32859	Penn-America Insurance Company	334	130	0	0	0	0	5,529	4,132
21962	Pennsylvania General Insurance Company	0	0	0	0	0	(2)	20	10
14974	Pennsylvania Lumbermens Mutual Insurance Company	0	0	0	0	0	0	0	0
41424	Pennsylvania Manufacturers Indemnity Company	0	0	0	0	0	0	0	0
12262	Pennsylvania Manufacturers' Association Ins Co	0	0	0	0	0	0	35	30
37648	Permanent General Assurance Corporation	0	0	0	0	0	0	0	0
12297	Petroleum Casualty Company	0	0	0	0	0	0	0	0
18058	Philadelphia Indemnity Insurance Company	0	0	0	410	0	1,367	26,768	46,659
12319	Philadelphia Reinsurance Corporation	0	0	0	0	0	0	0	0
18619	Platte River Insurance Company	0	0	0	0	0	0	0	0
14460	Podiatry Insurance Company of America, a Mutual Company	0	0	0	0	0	0	0	0
40134	Potomac Insurance Company of Illinois	0	0	0	0	0	0	0	0
10900	Preferred Employers Insurance Company	0	0	0	0	0	0	0	0
36234	Preferred Professional Insurance Company	0	0	0	0	0	0	0	0
12513	Professional Liability Ins Co of America	0	0	0	0	0	0	0	0
33359	Professional Liability Insurance Company	0	0	0	0	0	0	0	0
34487	Professional Underwriters Liability Ins Co	0	0	0	0	0	0	0	0
29017	Professionals Advocate Insurance Company	0	0	0	0	0	0	0	0
24260	Progressive Casualty Insurance Company	0	0	0	0	0	0	0	0
44288	Progressive Choice Insurance Company	0	0	0	0	0	0	0	0
16322	Progressive Halcyon Insurance Company	0	0	0	0	0	0	0	0
11851	Progressive Home Insurance Company	0	0	0	0	0	0	0	0
37605	Progressive Marathon Insurance Company	0	0	0	0	0	0	0	0
42919	Progressive Northwestern Insurance Company	0	0	0	0	0	0	0	0
32786	Progressive Specialty Insurance Company	0	0	0	0	0	0	0	0
27804	Progressive West Insurance Company	0	0	0	0	0	0	0	0
34690	Property and Casualty Insurance Co of Hartford	0	0	0	0	0	2	118	13
12416	Protective Insurance Company	0	0	0	0	0	0	0	0
24295	Providence Washington Insurance Company	0	0	0	0	0	0	0	0
36439	Prudential Commercial Insurance Company	0	0	0	0	0	0	0	0
36447	Prudential General Insurance Company	0	0	0	0	0	0	0	0
32352	Prudential Property and Casualty Insurance Company	378	117	0	50	0	5,369	0	0
15059	Public Service Mutual Insurance Company	0	0	0	0	0	0	11,713	11,655
35157	Putnam Reinsurance Company	0	0	0	0	0	0	0	0
39217	QBE Insurance Corporation	473	3,016	0	0	0	1,782	10,705	2,448
10219	QBE Reinsurance Corporation	0	0	0	0	0	0	0	0
10829	Quadrant Indemnity Company	0	0	0	0	0	0	0	0
28860	RLI Indemnity Company	0	0	0	0	0	0	0	0
13056	RLI Insurance Company	142	240	0	0	0	0	897	293
36250	Radian Asset Assurance Inc.	0	0	0	0	0	0	0	0
33790	Radian Guaranty Inc.	0	0	0	0	0	0	0	0
38512	Rampart Insurance Company	0	0	0	0	0	0	0	0
41580	Red Shield Insurance Company	0	0	0	0	0	0	0	0
22314	RSUI Indemnity Company	9,692	6,419	0	0	0	0	0	0
37303	Redland Insurance Company	0	0	0	0	0	0	1	0
11673	Redwood Fire and Casualty Insurance Company	0	0	0	0	0	0	0	0
24449	Regent Insurance Company	2	8	0	0	0	0	54	31
26549	Reinsurance Company of America, Inc.	0	0	0	0	0	0	0	0
22179	Republic Indemnity Company of America	0	0	0	0	0	0	0	0

Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
43753	Republic Indemnity Company of California	0	0	0	0	0	0	0	0
38318	Republic Insurance Company	0	0	0	0	0	0	0	0
28452	Republic Mortgage Insurance Company	0	0	0	0	0	0	0	0
31089	Republic Western Insurance Company	0	0	0	0	0	0	(47)	(27)
15776	Residence Mutual Insurance Company	1,366	1,273	0	(1)	0	33,128	0	0
10287	Residential Guaranty Co.	0	0	0	0	0	0	0	0
10970	Response Indemnity Company of California	0	0	0	0	0	0	0	0
43044	Response Insurance Company	0	0	0	0	0	0	0	0
26050	Response Worldwide Insurance Company	0	0	0	0	0	0	0	0
36684	Riverport Insurance Company	2,694	3,581	0	0	0	0	0	0
12491	Rochdale Insurance Company	0	0	0	0	0	0	0	0
22128	Rocky Mountain Fire & Casualty Company	19	1	0	0	(6)	(7)	0	0
24678	Royal Indemnity Company	704	1,635	0	0	252	24	530	(496)
39039	Rural Community Insurance Company	0	0	38,925	0	0	0	0	0
24740	SAFECO Insurance Company of America	16,429	10,612	0	0	0	79,691	3,723	2,180
39012	SAFECO Insurance Company of Illinois	0	0	0	0	0	66,393	0	0
15105	Safety National Casualty Corporation	0	0	0	0	0	0	0	32
10939	Safeway Direct Insurance Company	0	0	0	0	0	0	0	0
30058	SCOR Reinsurance Company	0	0	0	0	0	0	0	0
10352	SCPIE Indemnity Company	0	0	0	0	0	0	0	0
12521	Safeway Insurance Company	0	0	0	0	0	0	0	0
25640	Safeway Insurance Company of Georgia	0	0	0	0	0	0	0	0
40460	Sagamore Insurance Company	0	0	0	0	0	0	0	0
38300	Samsung Fire & Marine Ins Co., Ltd. (U.S. Branch)	0	0	0	0	0	0	0	0
10837	San Diego Insurance Company	0	0	0	0	0	0	0	0
21911	San Francisco Reinsurance Company	0	0	0	0	0	0	0	0
15580	Scottsdale Indemnity Company	0	0	0	0	0	0	108	30
20354	Sea Insurance Company of America (The)	0	0	0	0	0	0	0	0
22535	Seaboard Surety Company	0	0	0	0	0	0	0	0
25763	Seaton Insurance Company	0	0	0	0	0	0	0	0
24902	Security Insurance Company of Hartford	0	0	0	0	0	16	3,743	5,282
19879	Security National Insurance Company	0	0	0	0	0	0	0	0
22233	Select Insurance Company	0	0	0	0	0	0	195	76
10936	Seneca Insurance Company, Inc.	0	0	0	0	0	0	15	19
24988	Sentry Insurance, A Mutual Company	4,996	4,026	0	0	0	0	4,563	2,470
21180	Sentry Select Insurance Company	1,808	1,240	0	0	0	0	0	0
22985	Sequoia Insurance Company	588	87	0	0	0	4,891	45,052	14,882
35408	Sirius America Insurance Company	0	0	0	0	0	4,132	15,061	10,234
38997	Sompo Japan Fire & Marine Insurance Company of America	0	0	0	0	0	0	0	0
11126	Sompo Japan Insurance Company of America	1,029	195	0	0	0	155	4,752	2,266
19216	Southern Insurance Company	0	0	0	0	0	0	0	0
36790	Springfield Insurance Company	0	0	0	0	0	0	68	85
24767	St. Paul Fire and Marine Insurance Company	4,965	4,543	0	0	0	0	32,122	3,205
24775	St. Paul Guardian Insurance Company	80	80	0	0	0	0	781	0
41750	St. Paul Medical Liability Insurance Company	0	0	0	0	0	0	0	0
24791	St. Paul Mercury Insurance Company	808	693	0	0	0	0	3,630	163
19224	St. Paul Protective Insurance Company	0	0	0	0	0	0	0	0
19070	Standard Fire Insurance Company (The)	706	238	0	4,164	0	28,147	97	87
42986	Standard Guaranty Insurance Company	263	75	0	0	0	1,704	0	0
18023	Star Insurance Company	102	26	0	0	0	0	5,873	4,295

## Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
40045	Starnet Insurance Company	0	0	0	0	185	0	499	470
35076	State Compensation Insurance Fund	0	0	0	0	0	0	0	0
25143	State Farm Fire and Casualty Company	0	45	937	19,886	0	(40)	(12)	(8)
25151	State Farm General Insurance Company	9,235	2,508	0	0	10,369	1,309,340	179,475	112,829
25178	State Farm Mutual Automobile Insurance Company	0	0	0	0	0	0	0	0
12831	State National Insurance Company, Inc.	124	1,439	0	0	0	2,896	888	4,206
42277	Sterling Casualty Insurance Company	0	0	0	0	0	0	0	0
10952	Stonebridge Casualty Insurance Company	0	0	0	0	0	0	0	0
22276	Stonewall Insurance Company	0	0	0	0	0	0	0	0
10340	Stonington Insurance Co	107	127	0	0	0	0	1,483	2,620
40436	Stratford Insurance Company	0	0	0	0	0	0	0	0
39187	Suecia Insurance Company	0	0	0	0	0	0	0	0
24047	Surety Bonding Company of America	0	0	0	0	0	0	0	0
12793	Surety Company of the Pacific	0	0	0	0	0	0	0	0
32107	Sutter Insurance Company	621	72	0	0	0	1,188	0	0
25364	Swiss Reinsurance America Corporation	0	0	0	0	0	0	0	0
25496	TIG Indemnity Company	0	0	0	0	0	0	0	(1)
25534	TIG Insurance Company	15	4	0	0	0	0	38	10
25445	TIG Specialty Insurance Company	0	0	0	0	0	0	0	0
32301	TNUS Insurance Company	0	0	0	0	0	0	0	0
19526	Texas General Indemnity Company	0	0	0	0	0	0	0	0
13242	Titan Indemnity Company	0	0	0	0	0	0	0	0
42439	Toa-Re Insurance Company of America (The)	0	0	0	0	0	0	0	0
12904	Tokio Marine & Nichido Fire Insurance Co., Ltd.	6,008	5,379	0	0	0	8,231	5,127	7,097
18031	TOPA Insurance Company	2,055	229	0	0	0	11,362	6,980	12,521
37621	Toyota Motor Insurance Company	0	0	0	0	0	0	0	0
41238	Trans Pacific Insurance Company	0	0	0	0	0	0	0	0
19453	Transatlantic Reinsurance Company	0	0	0	0	0	0	0	0
20486	Transcontinental Insurance Company	(2)	2	0	0	0	0	8,702	18,035
28886	TransGuard Insurance Company of America, Inc	0	0	0	0	0	0	0	0
33014	Transport Insurance Company	0	0	0	0	0	0	0	0
20494	Transportation Insurance Company	29	22	0	0	0	0	18,738	11,299
19038	Travelers Casualty and Surety Company	916	254	0	0	0	0	125	113
36170	Travelers Casualty Company of Connecticut	0	0	0	0	0	0	0	0
19046	Travelers Casualty Insurance Company of America	0	0	0	0	0	0	0	0
31194	Travelers Casualty and Surety Company of America	0	0	0	0	0	0	0	0
40282	Travelers Commercial Casualty Company	0	0	0	0	0	0	0	0
36137	Travelers Commercial Insurance Company	0	0	0	0	0	0	0	0
25658	Travelers Indemnity Company (The)	0	0	0	0	0	0	0	0
25682	Travelers Indemnity Company of Connecticut (The)	957	756	0	0	7,611	0	37,744	39,960
39357	Travelers Insurance Company (Accident Dept)	0	0	0	0	0	0	0	0
25674	Travelers Property Casualty Company of America	19,042	13,978	0	0	8,202	0	107,581	116,259
36161	Travelers Property Casualty Insurance Company	4,903	5,084	0	0	0	66,860	0	0
34894	Trenwick America Reinsurance Corporation	0	0	0	0	0	0	0	0
24350	Triad Guaranty Insurance Corporation	0	0	0	0	0	0	0	0
19887	Trinity Universal Insurance Company	0	0	0	0	0	0	0	0
41211	Triton Insurance Company	0	0	0	0	0	0	0	0
41106	Triumpe Casualty Company	0	0	0	0	0	0	0	0
21709	Truck Insurance Exchange	1,089	354	0	0	0	0	91,909	53,728
27120	Trumbull Insurance Company	0	0	0	0	0	0	0	0

Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
29459	Twin City Fire Insurance Company	1	0	0	0	0	(4)	2,269	7,316
29599	U.S. Specialty Insurance Company	0	0	0	0	0	0	0	0
37893	ULICO Casualty Company	0	0	0	0	0	0	(53)	47
25968	USAA Casualty Insurance Company	3,340	2,656	0	0	0	112,479	0	0
18600	USAA General Indemnity Company	0	0	0	4,010	0	0	0	0
10004	Ullico Standard of America Casualty Company	0	0	0	0	0	0	0	0
41050	Underwriter for the Professions Insurance Company	0	0	0	0	0	0	0	0
25798	Unigard Indemnity Company	43	52	0	0	0	16,265	840	854
25747	Unigard Insurance Company	5,878	4,441	0	0	4,554	4,162	15,096	12,453
28497	USPlate Glass Insurance Company	0	554	0	0	0	0	0	0
11142	United Casualty Insurance Company of America	776	710	0	0	0	0	0	0
11770	United Financial Casualty Company	0	0	0	0	0	0	0	0
13021	United Fire & Casualty Company	0	0	0	0	0	0	0	0
16659	United Guaranty Commercial Ins Co of North Carolina	0	0	0	0	0	0	0	0
40525	United Guaranty Credit Insurance Company	0	0	0	0	0	0	0	0
26999	United Guaranty Mortgage Indemnity Company	0	0	0	0	0	0	0	0
15873	United Guaranty Residential Insurance Company	0	0	0	0	0	0	0	0
11445	United National Casualty Insurance Company	0	0	0	0	0	0	0	0
41335	United National Specialty Insurance Company	0	0	0	0	0	0	0	0
25941	United Services Automobile Association	9,647	7,219	0	0	0	150,806	0	0
25887	United States Fidelity and Guaranty Company	2,631	1,709	0	0	0	0	10,789	3,913
21113	United States Fire Insurance Company	14,194	8,046	0	0	0	0	58	0
25895	United States Liability Insurance Company	137	0	0	0	0	0	0	0
16063	Unitrin Auto and Home Insurance Company	8	3	0	0	0	329	0	0
10226	Unitrin Direct Insurance Company	0	0	0	0	0	0	0	0
10915	Unitrin Direct Property & Casualty Company	0	0	0	0	0	0	0	0
42862	Universal Casualty Company	0	0	0	0	0	0	0	0
13200	Universal Surety of America	0	0	0	0	0	0	0	0
41181	Universal Underwriters Insurance Company	3,096	3,707	0	0	0	0	0	0
25976	Utica Mutual Insurance Company	2	3	0	0	0	0	97	(43)
26611	Valiant Insurance Company	0	0	0	0	0	0	2	(470)
20508	Valley Forge Insurance Company	12	7	0	0	0	0	24,330	9,903
14133	Valley Insurance Company	794	755	0	0	0	2,298	0	0
21172	Vanliner Insurance Company	0	0	0	0	0	0	0	0
18759	Verex Assurance, Inc.	0	0	0	0	0	0	0	0
10815	Verlan Fire Insurance Company	804	683	0	0	0	0	0	0
11762	Vesta Fire Insurance Corporation	20	0	0	2	0	7,294	0	0
42889	Victoria Fire & Casualty Company	0	0	0	0	0	0	0	0
20397	Vigilant Insurance Company	160	44	0	0	0	2,564	22,025	15,320
13137	Viking Insurance Company of Wisconsin	0	0	0	0	0	0	0	0
10079	Vintage Insurance Company	0	0	0	0	0	0	0	0
40827	Virginia Surety Company, Inc.	0	0	0	0	0	0	0	0
35971	Voyager Property and Casualty Insurance Company	0	0	0	0	0	(4)	0	0
32778	Washington International Insurance Company	0	0	0	0	0	0	0	0
26069	Wausau Business Insurance Company	0	0	0	0	0	0	261	967
26042	Wausau Underwriters Insurance Company	(9)	2	0	0	0	0	384	1,437
10683	Wawanesa General Insurance Company	51	14	0	0	0	14,450	0	0
31526	Wawanesa Mutual Insurance Company (The)	22	6	0	0	0	3,476	0	0
25011	Wesco Insurance Company	0	0	0	0	0	0	0	0
21121	Westchester Fire Insurance Company	429	433	0	0	0	0	(19)	0

Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
30830	Western Diversified Casualty Insurance Company	0	0	0	0	0	0	0	0
27502	Western General Insurance Company	0	0	0	0	0	0	0	0
26395	Western Home Insurance Company	0	0	0	0	0	(30)	0	0
10008	Western Insurance Company	0	0	0	0	0	0	0	0
13625	Western Mutual Insurance Company	163	109	0	0	0	4,930	0	0
24465	Western National Assurance Company	0	0	0	0	0	0	0	0
10997	Western Select Insurance Company	105	29	0	0	0	0	0	0
13188	Western Surety Company	0	0	0	0	0	0	0	0
10935	Western Underwriters Insurance Company	0	0	0	0	0	0	0	0
37770	Western United Insurance Company	0	0	0	0	0	0	0	0
24120	Westfield National Insurance Company	0	0	0	0	0	0	0	0
34207	Westport Insurance Corporation	6,735	3,438	0	0	0	0	4,198	11,396
24635	Westward Insurance Company	0	0	0	0	0	0	0	0
25780	Williamsburg National Insurance Company	42	0	0	0	0	0	3	0
13234	Wilshire Insurance Company	0	0	0	0	0	0	0	0
12599	Windsor Insurance Company	0	0	0	0	0	0	0	0
13250	Workmen's Auto Insurance Company	0	0	0	0	0	3,212	0	0
20311	XL Capital Assurance Inc.	0	0	0	0	0	0	0	0
24554	XL Insurance America, Inc.	6,597	5,328	0	0	0	0	0	0
20583	XL Reinsurance America Inc.	0	0	0	0	0	0	0	0
40193	XI Insurance Company of New York, Inc.	0	0	0	0	0	0	0	0
37885	XI Specialty Insurance Company	0	0	0	0	0	0	0	176
24325	York Insurance Company	0	0	0	0	0	0	0	0
26220	Yosemite Insurance Company	0	0	0	0	0	0	0	0
30120	ZNAT Insurance Company	0	0	0	0	0	0	0	0
13269	Zenith Insurance Company	0	0	0	0	0	0	0	0
16535	Zurich American Insurance Co	7,998	3,056	0	0	0	0	6,243	14,667
27855	Zurich American Insurance Company of Illinois	0	0	0	0	0	0	246	2,027
Total Property & Casualty Companies = 778									
<b>Each Line of Business Total:</b>		<b>659,043</b>	<b>484,837</b>	<b>167,863</b>	<b>128,541</b>	<b>165,564</b>	<b>5,842,422</b>	<b>2,411,021</b>	<b>1,771,470</b>

**FAIR PLAN REPORT - 2004 DIRECT WRITTEN LESS DIVIDENDS TO POLICYHOLDERS**

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
36404	21st Century Casualty Company	0	0	0	0	0	0	16,657
12963	21st Century Insurance Company	0	0	0	0	0	0	1,274,247
22896	ACA Financial Guaranty Corporation	0	0	0	0	0	0	1,478
10921	ACA Insurance Company	0	0	0	0	0	0	17
19984	ACIG Insurance Company	0	0	0	0	0	0	647
22950	ACSTAR Insurance Company	0	0	0	0	0	0	977
34789	AIG Centennial Insurance Company	0	0	0	0	0	0	8,502
43974	AIG Indemnity Insurance Company	0	0	0	0	0	0	8,819
22225	AIG Preferred Insurance Company	0	0	0	0	0	0	1,287
20796	AIG Premier Insurance Company	55	0	0	0	0	0	11,705
19399	AIU Insurance Company	0	0	0	0	0	0	12,162
27928	AMEX Assurance Company	13,297	0	0	0	0	0	175,416
10367	AVEMCO Insurance Company	0	0	5,842	0	0	0	9,150
29530	AXA Art Insurance Corporation	5,533	0	0	0	0	0	5,533
36552	AXA Corporate Solutions Reinsurance Company	0	0	0	0	0	0	0
20010	Acceptance Indemnity Insurance Company	(31)	0	0	0	0	0	27,325
26379	Accredited Surety and Casualty Company, Inc.	0	0	0	0	0	0	3,918
11835	AXA Re America Insurance Company	6,510	0	0	0	0	0	19,622
16187	AXA Re Property and Casualty Insurance Co	5,288	0	0	0	0	0	9,920
20370	AXIS Reinsurance Company	0	24,567	0	10	187	0	51,181
22667	Ace American Insurance Co	13,754	142	10,206	2	26	0	424,526
22705	Ace American Reinsurance Co	0	0	0	0	0	0	0
20702	Ace Fire Underwriters Insurance Co	1,002	11	1	0	3	0	6,232
10030	Ace Indemnity Insurance Co	0	0	0	0	0	0	119
20699	Ace Property and Casualty Insurance Co	10	(1)	4,466	0	0	0	52,356
40517	Advantage Workers Compensation Insurance Co	0	0	0	0	0	0	0
33898	Aegis Security Insurance Company	0	0	0	0	0	0	15,807
36153	Aetna Insurance Company of Connecticut	0	0	0	0	0	0	1,005
10014	Affiliated FM Insurance Company	13,228	0	0	0	2,626	0	54,789
42609	Affirmative Insurance Company	0	0	0	0	0	0	0
42757	Agri General Insurance Company	0	0	0	0	0	0	13,122
38733	Alaska National Insurance Company	0	0	0	0	0	0	34,745
24899	Alea North America Insurance Company	0	0	0	0	0	0	94,070
20222	All America Insurance Company	0	0	0	0	0	0	0
13285	Allegheny Casualty Company	0	0	0	0	0	0	10,090
20273	Alliance Assurance Company of America	0	0	0	0	0	0	0
10920	Alliance United Insurance Company	0	0	0	0	0	0	5,605
35300	Allianz Global Risks US Insurance Company	13,252	9,580	0	0	2,763	0	78,070
36420	Allianz Underwriters Insurance Company	0	0	0	0	0	0	0
36528	Allied Insurance Company	0	0	0	0	0	0	0
42579	Allied Property and Casualty Insurance Company	1,270	4,321	0	0	0	0	158,593
19489	Allied World Assurance Company (U.S.) Inc.	0	0	0	0	0	0	0
41840	Allmerica Financial Benefit Insurance Co	0	0	0	0	0	0	0
19240	Allstate Indemnity Company	121	0	0	0	0	0	1,044,324
19232	Allstate Insurance Company	18,840	3,234	0	41	188	223	1,475,594
17230	Allstate Property and Casualty Insurance Company	0	0	0	0	0	0	42,712
18708	Ambac Assurance Corporation	0	0	0	0	0	0	173,600
19100	Amco Insurance Company	3,651	11,855	0	0	2,438	0	435,160
19720	American Alternative Insurance Corporation	10	0	9,923	0	0	0	51,958
42390	AmGUARD Insurance Company	0	0	0	0	0	0	0

Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
10073	American Ambassador Casualty Company	0	0	0	0	0	0	0
21849	American Automobile Insurance Company	1,595	0	0	23	0	0	93,874
10111	American Bankers Insurance Company of Florida	14,678	0	0	0	0	1,253	57,185
20427	American Casualty Company of Reading, Pennsylvania	160	12	0	4	3	0	130,838
10391	American Centennial Insurance Company	0	0	0	0	0	0	(4)
10216	American Contractors Indemnity Company	0	0	0	0	0	0	48,147
19690	American Economy Insurance Company	749	144	0	1	30	0	102,199
37990	American Empire Insurance Company	0	0	0	0	0	0	0
20613	American Employers' Insurance Company	0	0	0	0	0	0	(24)
10819	American Equity Specialty Insurance Company	0	0	0	0	0	0	0
23450	American Family Home Insurance Company	122	0	0	0	0	0	7,038
43699	American Federation Insurance Company	0	0	0	0	0	0	8,484
24066	American Fire and Casualty Company	0	0	0	0	0	0	1
40398	American Fuji Fire and Marine Insurance Company	18	0	0	4	0	0	1,856
24376	American General Indemnity Co	558	0	0	0	0	2,759	6,840
31208	American General Property Insurance Company	0	0	0	0	0	0	0
26247	American Guarantee and Liability Insurance Company	60	5,364	0	3	1,470	0	157,760
13331	American Hardware Mutual Insurance Company	345	244	0	29	29	0	15,864
39152	American Healthcare Indemnity Company	0	0	0	0	0	0	29,777
19380	American Home Assurance Company	22,159	0	4,945	0	469	0	638,117
19518	American Indemnity Company	0	0	0	0	0	0	0
21857	American Insurance Company (The)	526	31	0	189	45	0	208,090
43761	American International Ins Co of California, Inc.	14,828	10,843	0	0	0	0	126,087
31895	American Interstate Insurance Company	0	0	0	0	0	0	(3)
10200	American Live Stock Insurance Company	331	0	0	0	0	0	331
30562	American Manufacturers Mutual Insurance Company	3	25	0	0	0	0	3,504
43630	American Merchants Casualty Company	0	0	0	0	0	0	0
16810	American Mercury Insurance Company	0	0	0	0	0	9,328	9,329
23469	American Modern Home Insurance Company	729	0	0	0	0	0	40,777
22918	American Motorists Insurance Company	88	(31)	0	0	(1)	0	(2,179)
39942	American National General Insurance Company	0	0	0	0	0	0	0
28401	American National Property and Casualty Company	7	0	0	0	0	0	12,415
12084	American Professionals Insurance Company	0	0	0	0	0	0	0
10227	American Re-Insurance Company	0	0	0	0	0	0	0
19615	American Reliable Insurance Company	2,620	3	0	0	0	36	24,997
19631	American Road Insurance Company (The)	1,239	0	0	0	0	10,656	12,045
39969	American Safety Casualty Insurance Company	0	0	0	0	0	0	5,389
42978	American Security Insurance Company	1,851	0	0	0	0	90	100,696
19704	American States Insurance Company	5,022	204	0	26	88	0	124,757
19712	American States Insurance Company of Texas	0	0	0	0	0	0	6,771
37214	American States Preferred Insurance Company	0	0	0	0	0	0	25,791
40800	American Sterling Insurance Company	0	0	0	0	0	0	260
31380	American Surety Company	0	0	0	0	0	0	2,001
40142	American Zurich Insurance Company	1,356	128	0	87	249	0	102,003
27898	Americas Insurance Company	0	0	0	0	0	0	0
30872	Amerin Guaranty Corporation	0	0	0	0	0	0	7,025
23396	Amerisure Mutual Insurance Company	0	0	0	0	0	0	584
19976	Amica Mutual Insurance Company	419	8,886	0	0	0	0	71,680
40010	Anchor General Insurance Company	908	0	0	0	0	0	39,579
11150	Arch Insurance Company	1,322	1	0	(2)	0	224	269,002

Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
10348	Arch Reinsurance Company	0	0	0	0	0	0	203
19860	Argonaut Great Central Insurance Company	0	0	0	0	0	0	3,316
19801	Argonaut Insurance Company	0	0	0	0	0	0	55,366
19828	Argonaut-Midwest Insurance Company	0	0	0	0	0	0	25
19844	Argonaut-Southwest Insurance Company	0	0	0	0	0	0	2,602
41459	Armed Forces Insurance Exchange	804	0	0	0	0	0	5,864
21865	Associated Indemnity Corporation	1,637	4,738	0	35	18	0	99,213
27189	Associated International Insurance Company	6,123	(7)	0	0	0	0	6,116
21296	Associates Insurance Company	(4)	0	0	0	0	0	(55)
19305	Assurance Company of America	36,107	1	0	0	0	0	36,805
30180	Assured Guaranty Corp.	0	0	0	0	0	0	188
41769	Athena Assurance Company	68	0	0	0	0	0	2,442
21792	Atlanta Casualty Company	0	0	0	0	0	0	509
20931	Atlanta International Insurance Company	0	0	0	0	0	0	0
31925	Atlanta Specialty Insurance Company	0	0	0	0	0	0	23
22209	Atlantic Insurance Company	0	0	0	0	0	0	37
19895	Atlantic Mutual Insurance Company	66	(1)	0	0	10	0	11,415
27154	Atlantic Specialty Insurance Company	64	6	0	0	19	0	49,232
24813	Balboa Insurance Company	649	1	0	0	0	14,041	61,068
38245	BCS Insurance Company	0	0	0	0	0	0	10,670
18538	BancInsure, Inc.	0	0	0	2	31	65	9,433
33162	Bankers Insurance Company	46	0	0	0	0	0	15,222
23132	Bankers Multiple Line Insurance Company	0	0	0	0	0	0	0
18279	Bankers Standard Insurance Company	14	0	0	0	0	0	730
29513	Bar Plan Mutual Insurance Company (The)	0	0	0	0	0	0	0
41394	Benchmark Insurance Company	0	0	0	0	0	0	343
32603	Berkley Insurance Company	0	2	0	0	0	0	169
29580	Berkley Regional Insurance Company	0	0	0	0	0	0	38
19402	Birmingham Fire Insurance Company of Pennsylvania	658	0	0	0	444	0	3,715
20095	Bituminous Casualty Corporation	0	0	0	0	0	0	1
20109	Bituminous Fire and Marine Insurance Company	0	0	0	0	0	0	0
24503	Blue Ridge Insurance Company	0	0	0	0	0	0	0
27081	Bond Safeguard Insurance Company	0	0	0	0	0	0	1
20761	Boston Old Colony Insurance Company	0	0	0	0	0	0	0
13528	Brotherhood Mutual Insurance Company	0	0	0	0	0	0	0
10830	Business Alliance Insurance Company	0	0	0	0	0	2,902	20,631
30082	C.P.A. Insurance Company	0	0	0	0	0	114	114
36340	CAMICO Mutual Insurance Company	0	0	0	0	0	0	28,225
11166	C-F Insurance Company	0	0	0	0	0	0	0
10929	CII Insurance Company	0	0	0	0	0	0	0
22004	CIM Insurance Corporation	0	0	0	0	0	291	1,054
29114	CMG Mortgage Assurance Co	0	0	0	0	0	0	25
40266	CMG Mortgage Insurance Company	0	0	0	0	0	0	4,571
20435	CNA Casualty of California	0	0	0	0	0	0	80
18953	CSE Safeguard Insurance Company	75	0	0	0	0	0	26,717
38342	California Automobile Insurance Company	0	0	0	0	0	0	166,103
13544	California Capital Insurance Company	2,132	3,755	0	148	3,006	0	208,717
27464	California Casualty & Fire Insurance Company	0	0	0	0	0	0	0
10063	California Casualty Compensation Insurance Company	0	0	0	0	0	0	0
10847	CUMIS Insurance Society, Inc.	524	0	0	0	0	0	41,335



Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
35955	California Casualty General Insurance Company of Oregon	0	0	0	0	0	0	0
20117	California Casualty Indemnity Exchange (The)	62	213	0	0	0	0	147,005
20125	California Casualty Insurance Company	285	1,661	0	0	0	0	34,827
31046	California General Underwriters Ins Co, Inc.	0	0	0	0	0	0	0
32271	California Indemnity Insurance Company	0	0	0	0	0	0	789
38865	California Insurance Company	0	0	0	0	0	0	0
15539	California State Automobile Assoc Inter-Ins Bureau	7,863	3	0	0	0	0	1,903,354
21946	Camden Fire Insurance Association (The)	0	0	0	0	0	0	0
10464	Canal Insurance Company	0	0	0	0	0	0	0
20877	Capital Markets Assurance Corporation	0	0	0	0	0	0	29
10520	Care West Insurance Company	0	0	0	0	0	0	15,064
10510	Carolina Casualty Insurance Company	4,532	0	0	0	0	0	102,054
10175	Cascade National Insurance Company	301	0	0	0	0	0	13,276
11255	Caterpillar Insurance Company	3,004	0	0	0	0	0	9,175
10561	Catholic Relief Insurance Company of America (The)	0	0	0	0	0	0	0
19909	Centennial Insurance Company	1,080	0	0	0	0	0	8,754
20230	Central Mutual Insurance Company	0	0	0	0	0	0	0
20249	Central National Insurance Company of Omaha (The)	0	0	0	0	0	0	0
34274	Central States Indemnity Co. of Omaha	0	0	0	0	0	12,619	18,130
34649	Centre Insurance Company	0	0	0	0	0	0	8,496
42765	Centurion Casualty Company	0	0	0	0	0	0	0
11711	Century American Casualty Company	0	0	0	0	0	0	0
20710	Century Indemnity Company	0	0	0	0	0	0	0
35130	Century Reinsurance Company	0	0	0	0	0	0	0
26905	Century-National Insurance Company	119	6,711	0	0	0	593	208,575
10642	Cherokee Insurance Company	0	0	0	0	0	0	0
22810	Chicago Insurance Company	0	0	0	0	0	0	14,194
34886	Chiyoda Fire & Marine Ins Co, Ltd. (The) (US Branch)	0	0	0	0	0	0	0
12777	Chubb Indemnity Insurance Company	0	0	0	0	0	0	0
10052	Chubb National Insurance Company	0	0	0	0	0	0	0
10669	Church Insurance Company (The)	0	0	0	0	0	0	797
18767	Church Mutual Insurance Company	4	0	0	0	0	0	44,321
10677	Cincinnati Insurance Company (The)	1	2	1,089	0	8	0	3,258
42242	Citation Insurance Company	0	0	0	0	0	0	0
10315	Civic Property and Casualty Company	5	0	0	0	0	0	6,645
10693	Civil Service Employees Insurance Company	501	27	0	0	0	0	86,296
36412	Claremont Liability Insurance Company	0	0	0	0	0	0	1,143
20532	Clarendon National Insurance Company	10,136	431	793	24	25	0	351,710
25070	Clearwater Insurance Company	0	0	0	0	0	0	0
25089	Coast National Insurance Company	0	0	0	0	0	0	486,325
31887	Coface North America Ins Co.	0	0	0	0	0	0	0
33197	Cologne Reinsurance Company of America	0	0	0	0	0	0	0
34347	Colonial American Casualty and Surety Company	10	0	0	0	0	0	1,162
10758	Colonial Surety Company	0	0	0	0	0	0	353
27812	Columbia Insurance Company	9	0	0	0	0	0	4,565
19410	Commerce and Industry Insurance Company	1,647	0	0	0	0	0	294,996
13161	Commerce West Insurance Company	0	0	0	0	0	0	49,327
32280	Commercial Casualty Insurance Company	0	0	0	0	0	0	116
38385	Commercial Guaranty Insurance Company	0	0	0	0	0	0	0
20818	Commercial Insurance Company of Newark, New Jersey	0	0	0	0	0	0	0

Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
18732	Commercial Loan Insurance Corporation	0	0	0	0	0	0	0
10220	Commonwealth Insurance Company of America	363	0	0	0	0	0	2,151
21989	Compass Insurance Company	0	0	0	0	0	0	0
34711	Computer Insurance Company	925	0	0	0	0	0	925
12177	CompWest Insurance Company	0	0	0	0	0	0	1,020
24961	Connie Lee Insurance Company	0	0	0	0	0	0	0
32190	Constitution Insurance Co	909	0	0	0	0	0	(73)
20443	Continental Casualty Company	99,109	0	0	6	6,689	0	502,522
39551	Continental Heritage Insurance Company	0	0	0	0	0	0	953
35289	Continental Insurance Company (The)	846	9	(1,658)	0	0	427	15,572
28258	Continental National Indemnity Company	0	0	0	0	0	0	133
20923	Continental Reinsurance Corporation	0	0	0	0	0	0	0
37206	Contractors Bonding and Insurance Company	0	0	0	0	0	0	16,086
22730	Converium Insurance (North America) Inc.	3,988	0	4,594	0	0	0	33,496
39136	Converium Reinsurance (North America) Inc.	0	0	0	0	0	0	0
21318	Coregis Insurance Company	55	41	0	0	0	0	2,762
20044	Cornhusker Casualty Company	0	0	0	0	0	0	0
18961	Crestbrook Insurance Company	0	0	0	0	0	0	0
14010	Crusader Insurance Company	0	0	0	0	0	0	68,872
10855	Cypress Insurance Company	0	0	0	0	0	0	20,054
10499	DaimlerChrysler Insurance Company	17	8	0	3	15	0	7,073
19285	Danielson Insurance Company	0	0	0	0	0	0	0
19269	Danielson National Insurance Company	0	0	0	0	0	0	606
16705	Dealers Assurance Company	0	0	0	0	0	1,126	1,126
37907	Deerbrook Insurance Company	0	0	0	0	0	0	28,526
40975	Dentists Insurance Company (The)	0	0	0	0	0	0	31,334
42587	Depositors Insurance Company	0	0	0	0	0	0	15,864
12718	Developers Surety and Indemnity Co	0	0	0	0	0	0	18,232
42048	Diamond State Insurance Company	3,248	0	0	0	0	0	11,650
36463	Discover Property & Casualty Insurance CO	358	123	0	33	239	0	61,796
34495	Doctors' Company, An Interinsurance Exchange (The)	214	0	0	0	0	0	149,700
33499	Dorinco Reinsurance Company	0	0	0	0	0	0	803
10928	Eagle Insurance Company	0	0	0	0	0	0	0
12890	Eagle West Insurance Company	21	50	0	0	0	0	10,649
21407	EMCASCO Insurance Company	0	0	0	0	0	0	2
14702	EastGUARD Insurance Company	0	0	0	0	0	0	0
22926	Economy Fire & Casualty Company	0	0	0	0	0	0	0
21261	Electric Insurance Company	34	0	0	0	0	0	18,259
21326	Empire Fire and Marine Insurance Company	916	158	0	61	0	0	59,434
11512	Employers Compensation Insurance Company	0	0	0	0	0	0	277,096
11555	Employers Direct Insurance Company	0	0	0	0	0	0	108,991
20648	Employers' Fire Insurance Company (The)	0	0	0	0	0	0	6,672
21458	Employers Insurance Company of Wausau	258	2,918	0	2	0	0	58,951
21415	Employers Mutual Casualty Company	696	29	0	3	343	0	22,917
39845	Employers Reinsurance Corporation	0	0	0	0	0	(270)	10,433
10358	Encompass Insurance Company	0	0	0	0	0	0	0
30210	Esurance Property and Casualty Insurance Company	0	0	0	0	0	0	49,969
20516	Euler American Credit Indemnity Co	0	0	0	0	0	0	18,749
10120	Everest National Insurance Company	0	0	0	0	0	0	541,690
26921	Everest Reinsurance Company	0	0	0	0	0	0	0

Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
10318	Exact Property and Casualty Company	3	0	0	0	0	0	11,047
35181	Executive Risk Indemnity Inc.	(492)	0	0	37	0	0	100,005
40029	Explorer Insurance Company (The)	0	0	0	0	0	0	84,545
21482	Factory Mutual Insurance Company	102,357	0	0	0	12,130	0	189,203
43460	FFG Insurance Company	0	0	0	0	0	342	342
44784	Fairfield Insurance Company	0	0	0	0	0	0	(43)
18864	Fairmont Insurance Company	0	0	0	0	0	0	0
25518	Fairmont Premier Insurance Company	0	0	0	0	0	0	2,133
24384	Fairmont Specialty Insurance Company	22	0	0	0	0	0	12,815
13846	Farmers Home Mutual Insurance Company	0	0	0	0	0	0	(28)
21636	Farmers Insurance Company of Oregon	0	0	0	0	0	0	0
21628	Farmers Insurance Company, Inc.	0	0	0	0	0	0	0
21652	Farmers Insurance Exchange	123	558	0	0	1	(5)	2,182,095
13897	Farmers Mutual Hail Insurance Company of Iowa	0	0	0	0	0	0	0
10873	Farmers Reinsurance Company	0	0	0	0	0	0	0
41483	Farmington Casualty Company	0	0	0	2	0	0	127
13838	Farmland Mutual Insurance Company	2	0	0	2	0	0	826
20281	Federal Insurance Company	28,608	16,029	(161)	4,021	10,542	0	929,493
13935	Federated Mutual Insurance Company	1,555	485	0	101	649	0	76,286
11118	Federated Rural Electric Insurance Corporation	1	0	0	0	0	0	287
28304	Federated Service Insurance Company	39	88	0	19	29	0	4,267
35270	Fidelity and Casualty Company of New York (The)	0	0	0	0	0	0	0
39306	Fidelity and Deposit Company of Maryland	77	579	0	507	36	0	98,617
25180	Fidelity National Insurance Company	45	0	0	0	0	0	38,427
16578	Fidelity National Property and Casualty Insurance Company	1	0	0	0	0	0	24,872
35386	Fidelity and Guaranty Insurance Company	217	20	0	(171)	358	0	40,638
25879	Fidelity and Guaranty Insurance Underwriters, Inc.	222	45	0	0	465	0	17,694
12815	Financial Guaranty Insurance Company	0	0	0	0	0	0	50,394
19852	Financial Indemnity Company	7	0	0	0	0	0	141,687
31453	Financial Pacific Insurance Company	0	0	0	0	495	0	90,517
18287	Financial Security Assurance Inc.	0	0	0	0	0	0	51,259
21660	Fire Insurance Exchange	8,879	0	0	0	0	0	1,056,087
21873	Fireman's Fund Insurance Company	102,935	15,223	(22)	66	258	81	488,777
21903	Fireman's Fund Insurance Company of Texas	0	0	0	0	0	0	(8)
20850	Firemen's Insurance Company of Newark, New Jersey	780	0	0	0	0	6,752	17,057
11099	First American Home Buyers Protection Corp	0	0	0	0	0	76,633	76,633
37710	First American Property & Casualty Insurance Co	0	134	0	0	0	0	15,154
34525	First American Specialty Insurance Company	0	999	0	0	0	0	96,692
11177	First Financial Insurance Company	(1)	0	0	0	0	0	10,181
33588	First Liberty Insurance Corporation (The)	0	0	0	0	0	0	2,261
24724	First National Insurance Company of America	989	202	0	2	4	0	82,410
21822	First State Insurance Company	0	0	0	0	0	0	0
13978	Florists' Mutual Insurance Company	0	0	0	0	208	0	22,240
38776	Folksamerica Reinsurance Company	0	0	0	0	0	0	5,977
11185	Foremost Ins Co Grand Rapids, Michigan	2,825	0	0	0	0	0	95,460
11800	Foremost Property and Casualty Insurance Company	0	0	0	0	0	0	8,851
29688	Forestview Mortgage Insurance Co.	0	0	0	0	0	0	0
38830	Fort Wayne Health & Casualty Insurance Company	0	0	0	0	0	0	2
34266	Frontier Insurance Company	1	0	0	0	0	0	140
22969	GE Reinsurance Corp	0	0	0	0	0	0	0

Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
29823	GE Residential Mortgage Ins Corporation of North Carolina	0	0	0	0	0	0	8
41491	GEICO Casualty Company	0	0	0	0	0	0	49,376
35882	GEICO General Insurance Company	0	0	0	0	0	0	251,596
22055	GEICO Indemnity Company	0	0	0	0	0	0	79,207
11044	GMAC Insurance Company Online, Inc.	0	0	0	0	0	0	6,612
10201	Galway Insurance Company	0	0	0	0	0	0	5,778
24414	General Casualty Company of Wisconsin	4	0	0	0	0	0	922
16675	General Electric Mortgage Ins Corporation of North Carolina	0	0	0	0	0	0	0
38458	General Electric Mortgage Insurance Corporation	0	0	0	0	0	0	36,101
30007	General Fidelity Insurance Company	0	0	0	0	0	0	0
37931	General Fire & Casualty Company	0	0	0	0	0	0	15,132
24732	General Insurance Company of America	46	138	0	11	32	0	84,128
22039	General Reinsurance Corporation	0	0	6,496	0	0	0	6,496
39322	General Security National Insurance Company	0	0	0	0	0	0	1,592
11967	General Star National Insurance Company	778	0	0	0	0	0	9,545
11231	Generali Assicurazioni Generali S.P.A. (U.S. Branch)	0	0	0	0	0	0	807
38962	Genesis Insurance Company	0	0	0	13	50	0	22,800
10799	GeoVera Insurance Company	0	69,028	0	0	0	0	69,028
41343	Gerling America Insurance Company	284	0	0	0	0	0	1,665
11266	Gerling Global Reinsurance Corp U.S. Branch	0	0	0	0	0	0	0
21032	Gerling Global Reinsurance Corp of America	0	0	0	0	0	0	0
11282	Germantown Insurance Company	0	0	0	0	0	0	0
34622	Glens Falls Insurance Company (The)	8,745	3	0	0	0	0	107,833
11304	Global Surety & Insurance Co.	0	0	0	0	0	0	71
39861	Golden Bear Insurance Company	0	5,481	0	0	0	0	31,648
10836	Golden Eagle Insurance Corporation	214	211	0	1	4	0	46,647
22063	Government Employees Insurance Company	0	0	0	0	0	0	160,385
22098	Grain Dealers Mutual Insurance Company	0	0	0	0	0	0	0
22101	Grange Insurance Association	132	3	0	0	0	0	32,612
23809	Granite State Insurance Company	1,124	0	0	3	332	0	319,289
25984	Graphic Arts Mutual Insurance Company	0	0	0	0	0	0	22
36307	Gray Insurance Company (The)	0	0	0	0	0	1,831	1,831
26832	Great American Alliance Insurance Co	8	10,183	0	0	20	0	16,666
26344	Great American Assurance Company	11,640	18,627	0	35	199	39,744	144,264
10646	Great American Contemporary Insurance Company	0	0	0	0	0	0	0
16691	Great American Insurance Company	928	63	0	31	137	(1,469)	88,887
22136	Great American Insurance Company of New York	21,026	27	0	9	142	22,086	99,366
38580	Great American Protection Insurance Co	0	0	0	0	0	0	0
31135	Great American Security Insurance Company	0	0	0	0	0	0	0
33723	Great American Spirit Insurance Company	53	171	0	0	0	0	1,922
25224	Great Divide Insurance Company	18	0	0	0	0	0	5,230
20303	Great Northern Insurance Company	0	0	0	0	414	0	11,975
11371	Great West Casualty Company	2,527	0	0	0	0	0	23,756
22322	Greenwich Insurance Company	10,782	3,336	0	(12)	6	26,725	89,687
40541	Grocers Insurance Company	0	0	0	0	0	0	0
11398	Guarantee Insurance Company	0	0	0	0	0	0	0
15032	Guideone Mutual Insurance Co	0	0	0	0	0	0	78,054
14559	Guideone Specialty Mutual Ins Co	0	0	0	0	0	11,083	37,021
22217	Gulf Insurance Company	4,484	0	0	140	0	0	80,933
22292	Hanover Insurance Company (The)	363	0	0	0	0	0	1,423

Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
21806	Harbor Specialty Insurance Company	0	0	0	0	0	0	97,164
26433	Harco National Insurance Company	486	839	0	276	0	0	30,152
23582	Harleysville Insurance Company	0	0	0	0	0	0	0
14168	Harleysville Mutual Insurance Company	0	0	0	0	0	0	382
22357	Hartford Accident and Indemnity Company	0	0	0	0	0	0	3,356
29424	Hartford Casualty Insurance Company	1,073	3,143	0	0	8	0	439,781
19682	Hartford Fire Insurance Company	90,014	475	8,647	1,085	765	0	385,672
37478	Hartford Insurance Company of the Midwest	28	0	0	0	0	0	110,400
11452	Hartford Steam Boiler Inspection and Ins Co (The)	1,605	0	0	0	8,649	0	19,793
30104	Hartford Underwriters Insurance Company	902	8,374	0	0	12	0	216,337
22438	Hawaiian Ins & Guaranty Company, Limited (The)	42	165	0	0	0	0	30,316
32077	Heritage Casualty Insurance Company	0	0	0	0	0	0	51
39527	Heritage Indemnity Company	0	0	0	0	0	8,769	8,769
11005	Homesite Insurance Co of California	0	0	0	0	0	0	12,068
22578	Horace Mann Insurance Company	77	835	0	0	0	0	24,635
22756	Horace Mann Property & Casualty Insurance Co	56	858	0	0	0	0	21,954
38849	Houston General Insurance Company	0	0	0	0	0	0	0
25054	Hudson Insurance Company	10,926	0	0	0	16	0	101,478
10048	Hyundai Marine & Fire Insurance Co., Ltd.	0	0	0	0	0	0	1,922
29068	IDS Property Casualty Insurance Company	0	0	0	0	0	0	0
11487	Imperial Casualty and Indemnity Company	0	0	0	0	0	0	3
25550	Indemnity Company of California	0	0	0	0	0	0	5,266
43575	Indemnity Insurance Company of North America	4,790	10	0	0	0	5,978	50,943
14265	Indiana Lumbermens Mutual Insurance Company	4	0	0	0	0	0	4
21075	Industrial Underwriters Insurance Company	0	0	0	0	0	0	0
22268	Infinity Insurance Company	0	0	0	0	0	0	355,215
10068	Infinity National Insurance Company	0	0	0	0	0	0	17,035
20260	Infinity Select Insurance Company	0	0	0	0	0	0	16,430
19429	Ins Co of the State of Pennsylvania (The)	46	0	12,617	0	0	0	299,145
26700	Insurance Company of Illinois	0	0	0	0	0	0	0
22713	Insurance Company of North America	4,639	0	0	0	0	0	7,181
27847	Insurance Company of the West	89	41,790	0	7	21	0	97,336
37257	Insurance Corporation of Hannover	7,102	0	0	63	15	22,893	46,005
18341	Insurance Corporation of New York (The)	0	0	0	0	0	0	3,246
29742	Integon National Insurance Company	0	0	0	0	0	0	284
31488	Integon Preferred Insurance Company	0	0	0	0	0	0	18,909
15598	Interinsurance Exchange of the Automobile Club	8,955	0	0	0	0	0	1,943,232
24139	International Business & Mercantile REassurance Co	0	0	0	0	0	0	3,080
11592	International Fidelity Insurance Company	0	0	0	0	0	6,169	18,822
22837	Interstate Indemnity Company	0	0	0	0	0	0	16,804
11630	Jefferson Insurance Company	0	0	0	0	0	0	272
14354	Jewelers Mutual Insurance Company	10,270	0	0	0	0	0	11,667
20885	Kansas City Fire and Marine Insurance Company	0	0	0	0	0	0	0
27138	Kemper Casualty Insurance Company	939	0	0	0	0	0	873
15563	Kemper Employers Insurance Company	0	0	0	0	0	0	80,176
10914	Kemper Independence Insurance Company	1,424	3,086	0	0	0	0	104,574
26077	Lancer Insurance Company	206	0	0	0	0	0	21,794
35637	Landmark Insurance Company	0	0	0	0	0	0	900
37800	LG Ins Co, Limited (United States Branch)	0	0	0	0	0	0	4,022
33600	LM Insurance Corporation	0	0	0	0	0	0	12,032

Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
35246	Laurier Indemnity Company	0	0	0	0	0	0	0
36706	Lawyers' Mutual Insurance Company	0	0	0	0	0	0	53,451
11738	Leader Insurance Company	0	0	0	0	0	0	32,424
37940	Lexington National Insurance Corporation	0	0	0	0	0	0	1,594
42404	Liberty Insurance Corporation	0	13	0	0	0	0	105,861
19917	Liberty Insurance Underwriters Inc.	1,452	0	0	0	0	0	39,580
23035	Liberty Mutual Fire Insurance Company	2,014	1,236	0	0	2	0	498,588
23043	Liberty Mutual Insurance Company	1,154	0	10,618	39	0	0	113,958
41939	Liberty Northwest Insurance Corp	0	0	0	0	0	0	5,959
33855	Lincoln General Insurance Company	8,821	0	0	0	0	0	225,254
14435	Lumber Mutual Insurance Company	0	0	0	0	0	0	0
23108	Lumbermen's Underwriting Alliance	397	112	0	0	376	0	9,821
35769	Lyndon Property Insurance Company	253	0	0	0	0	5,887	6,773
23825	MBIA Insurance Corp. of Illinois	0	0	0	0	0	0	0
12041	MBIA Insurance Corporation	0	0	0	0	0	0	66,959
22241	MEDMARC Casualty Insurance Company	0	0	0	0	0	0	1,432
32089	MEDMARC Mutual Insurance Company	0	0	0	0	0	0	0
40150	MGA Insurance Company, Inc.	0	0	0	0	0	0	1
10682	MGIC Credit Assurance Corporation	0	0	0	0	0	0	808
18740	MGIC Indemnity Corporation	0	0	0	0	0	0	31
10666	MGIC Mortgage Reinsurance Corporation	0	0	0	0	0	0	0
16470	MGIC Reinsurance Corporation	0	0	0	0	0	0	0
10252	MGIC Residential Reinsurance Corporation	0	0	0	0	0	0	0
38660	MIC General Insurance Corporation	0	0	0	0	0	0	13,942
38601	MIC Property and Casualty Insurance Corporation	0	0	0	0	0	227	1,220
42269	Majestic Insurance Company	0	0	0	0	0	0	92,739
36897	Manufacturers Alliance Insurance Company	0	0	0	0	0	0	1,139
23876	Mapfre Reinsurance Corporation	0	0	0	0	0	0	0
29998	Marine Indemnity Insurance Company of America	0	0	0	0	0	0	0
28932	Markel American Insurance Company	638	0	0	0	0	0	20,002
38970	Markel Insurance Company	2,955	7,677	0	0	0	28	37,904
19356	Maryland Casualty Company	1,273	49	0	0	0	0	49,801
22306	Massachusetts Bay Insurance Company	0	0	0	0	0	0	166
22152	Mayflower Insurance Company, Ltd. (The)	0	0	0	0	0	0	0
33391	Medical Assurance Company, Inc. (The)	0	0	0	0	0	0	0
32433	Medical Insurance Exchange of California	0	0	0	0	0	0	34,860
11843	Medical Protective Company (The)	0	0	0	0	0	0	29,494
33650	Mendota Insurance Company	0	0	0	0	0	0	153
31968	Merastar Insurance Company	8	0	0	0	0	0	6,905
15768	Merced Mutual Insurance Company	86	86	0	0	0	88	7,253
14494	Merchants Bonding Company (Mutual)	0	0	0	0	0	0	3,619
11908	Mercury Casualty Company	0	344	0	0	0	0	693,252
27553	Mercury Insurance Company	0	0	0	0	0	0	1,147,508
24821	Meritplan Insurance Company	24	180	0	0	0	0	64,576
25321	Metropolitan Direct Property and Casualty Ins Co	245	1,116	0	0	0	0	67,778
34339	Metropolitan Group Property and Casualty Ins Co	0	0	0	0	0	0	0
14508	Michigan Millers Mutual Insurance Company	8	390	0	0	0	0	1,819
21687	Mid-Century Insurance Company	603	7	0	0	0	0	176,772
27480	Mid-State Mutual Insurance Company	0	79	0	0	0	0	6,681
36650	Mid-State Surety Corporation	0	0	0	0	0	0	221

Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
23434	Middlesex Insurance Company	0	0	0	0	0	0	10,963
20451	MidStates ReInsurance Corporation	0	0	0	0	0	0	0
23612	Midwest Employers Casualty Company	0	0	0	0	0	13,183	13,183
42234	Minnesota Lawyers Mutual Insurance Company	0	0	0	0	0	0	0
20362	Mitsui Sumitomo Insurance Company of America	1,213	0	2,006	0	209	0	79,220
22551	Mitsui Sumitomo Insurance USA Inc.	31	0	0	0	0	0	23,121
23655	Modern Service Insurance Company	0	0	0	0	0	0	7,694
23540	Monterey Insurance Company	1,246	13	0	90	139	0	20,911
31232	Monumental General Casualty Company	3,440	0	0	0	0	0	3,440
29858	Mortgage Guaranty Insurance Corporation	0	0	0	0	0	0	159,874
22012	Motors Insurance Corporation	0	0	0	0	0	0	4,532
35947	Mt. McKinley Insurance Company	0	0	0	0	0	0	0
23647	Mutual Service Casualty Insurance Company	123	130	0	1	0	0	10,229
25240	NAU Country Insurance Company	0	0	0	0	0	0	29,829
15865	NCMIC Insurance Company	0	0	0	0	0	0	9,170
30945	National Alliance Insurance Company	0	0	0	0	0	0	0
23663	National American Insurance Company	0	0	0	0	0	0	665
23671	National American Insurance Company of California	0	0	0	0	0	0	14,580
11991	National Casualty Company	2,081	0	0	0	0	6,454	32,991
10243	National Continental Insurance Company	0	0	0	0	0	0	26,469
16217	National Farmers Union Property and Casualty Co	0	0	0	25	0	0	4,911
23752	National Farmers Union Standard Insurance Company	516	0	0	0	0	0	748
20478	National Fire Insurance Company of Hartford	48	(1)	0	2	4	0	32,845
42447	National General Assurance Company	0	0	0	0	0	0	0
23728	National General Insurance Company	0	0	0	0	0	0	116,594
20087	National Indemnity Company	4	0	10,782	0	0	0	15,300
23736	National Insurance Underwriters	0	0	0	0	0	0	0
32620	National Interstate Insurance Company	791	0	0	0	0	0	29,098
20052	National Liability & Fire Insurance Company	207	0	3,785	0	0	0	25,203
34835	National Reinsurance Corporation (The)	0	0	0	0	0	0	0
12114	National Security Fire and Casualty Company	0	0	0	0	0	0	0
22608	National Specialty Insurance Company	0	0	0	0	0	0	3,054
21881	National Surety Corporation	15	14	0	107	10	0	81,500
19445	National Union Fire Ins Co of Pittsburgh, PA	72,067	0	30,333	2,065	3,418	0	1,025,091
26093	Nationwide Affinity Insurance Co of America	0	0	0	0	0	0	634
28223	Nationwide Agribusiness Insurance Company	71	0	0	21	0	0	34,570
10723	Nationwide Assurance Co	0	0	0	0	0	0	10
23760	Nationwide General Insurance Company	0	0	0	0	0	0	0
25453	Nationwide Insurance Co of America	0	0	0	0	0	0	0
23779	Nationwide Mutual Fire Insurance Company	367	1,153	0	0	0	0	32,196
23787	Nationwide Mutual Insurance Company	6,650	1,445	0	405	386	0	292,515
37877	Nationwide Property and Casualty Insurance Company	0	0	0	0	0	0	4,307
42307	Navigators Insurance Company	2,085	0	0	0	0	0	40,057
10317	Neighborhood Spirit Property and Casualty Company	11	0	0	0	0	0	23,349
24171	Netherlands Insurance Company (The)	0	40	0	0	0	0	46,934
41629	New England Reinsurance Corporation	0	0	0	0	0	0	0
23841	New Hampshire Insurance Company	1,338	0	(2)	3	96	0	40,439
16608	New York Marine and General Insurance Company	27	0	(22)	0	0	0	9,606
24643	Newark Insurance Company	0	0	0	0	0	0	0
24848	Newport Insurance Company	28	0	0	0	0	0	114,779

Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
35106	Niagara Fire Insurance Company	0	0	0	0	0	0	79
12190	Nipponkoa Insurance Company Of America	0	0	0	0	0	0	580
27073	Nipponkoa Insurance Company, Limited	73	13	0	45	125	0	11,797
33200	Norcal Mutual Insurance Company	0	0	0	0	0	0	184,113
31470	NorGUARD Insurance Company	0	0	0	0	0	0	0
29700	North American Elite Insurance Co	0	0	0	0	0	0	6,949
29874	North American Specialty Insurance Company	3,391	0	3,427	0	0	0	9,677
27740	North Pointe Insurance Company	0	0	0	0	0	0	(9)
21105	North River Insurance Company (The)	2,541	0	0	0	0	0	10,730
22047	North Star Reinsurance Corporation	0	0	0	0	0	0	0
36455	Northbrook Indemnity Company	0	0	0	0	0	0	14,991
38369	Northern Assurance Company of America (The)	(7)	0	0	0	0	0	6,331
19372	Northern Insurance Company of New York	730	31	0	0	0	0	60,556
24031	Northland Casualty Company	0	0	0	0	0	0	197
24015	Northland Insurance Company	2,347	0	0	12	0	0	30,179
43583	Northwest Physicians Mutual Insurance Company	0	0	0	0	0	0	3,933
23914	Northwestern National Ins Co of Milwaukee, Wis	0	0	0	0	0	0	0
20338	Northwestern Pacific Indemnity Company	0	0	0	0	(34)	0	13,572
34630	Oak River Insurance Company	0	0	0	0	0	0	9,811
23248	Occidental Fire & Casualty Co of North Carolina	0	0	0	0	0	0	5,832
12360	Ocean Harbor Casualty Insurance Company	0	0	0	0	0	0	7,211
23680	Odyssey America Reinsurance Corporation	0	0	0	0	0	0	0
26565	Ohio Indemnity Company	0	0	0	0	0	2,845	2,915
24147	Old Republic Insurance Company	35	0	11,176	0	0	2,608	142,946
35424	Old Republic Security Assurance Company	0	0	0	0	0	(8)	(7)
40444	Old Republic Surety Company	0	0	0	0	0	0	1,282
37060	Old United Casualty Company	5,842	0	0	0	0	590	7,731
12254	Omaha Indemnity Company (The)	0	0	0	0	0	0	0
37540	Omaha Property and Casualty Insurance Company	0	0	0	0	0	0	(34)
39098	Omni Insurance Company	0	0	0	0	0	0	23,312
20621	OneBeacon America Insurance Company	16	0	0	0	0	0	20,138
21970	OneBeacon Insurance Company	73	0	0	0	73	0	16,959
14907	Oregon Mutual Insurance Company	401	1,296	0	2	511	0	38,044
33030	Ormond Reinsurance Company	0	0	0	0	0	0	0
10019	Overseas Partners US Reinsurance Company	0	0	0	0	0	0	0
22748	Pacific Employers Insurance Company	0	0	0	0	0	0	4,863
10222	PACO Assurance Company, Inc.	0	0	0	0	0	0	0
39675	PMA Reinsurance Corporation	0	0	0	0	0	0	0
27251	PMI Mortgage Insurance Co.	0	0	0	0	0	0	67,975
29807	PXRE Reinsurance Company	0	0	0	0	0	0	0
20346	Pacific Indemnity Company	6,484	300	0	3	6,390	0	29,294
37338	Pacific Insurance Company	0	0	0	0	0	0	(1)
40550	Pacific Pioneer Insurance Company	0	0	0	0	0	0	840
11048	Pacific Property and Casualty Company	99	0	0	0	0	0	21,903
10887	Pacific Select Property Insurance Co	0	22,650	0	0	0	0	22,650
37850	Pacific Specialty Insurance Company	2,879	4,171	0	0	0	0	131,095
38636	Partner Reinsurance Company of the U.S.	0	0	0	0	0	0	0
10006	PartnerRe Insurance Company of New York	0	0	0	0	0	0	0
22250	Pathfinder Insurance Company	0	0	0	0	0	0	0
18333	Peerless Indemnity Insurance Company	0	0	0	0	0	0	0



Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
24198	Peerless Insurance Company	5,831	782	0	31	466	0	252,705
32859	Penn-America Insurance Company	135	0	0	0	0	0	14,558
21962	Pennsylvania General Insurance Company	1	0	0	0	0	0	77
14974	Pennsylvania Lumbermens Mutual Insurance Company	0	0	0	0	0	0	0
41424	Pennsylvania Manufacturers Indemnity Company	0	0	0	0	0	0	183
12262	Pennsylvania Manufacturers' Association Ins Co	0	0	0	0	0	0	4,087
37648	Permanent General Assurance Corporation	0	0	0	0	0	0	70,242
12297	Petroleum Casualty Company	0	0	0	0	0	0	1,289
18058	Philadelphia Indemnity Insurance Company	12,844	0	0	0	0	0	137,818
12319	Philadelphia Reinsurance Corporation	0	0	0	0	0	0	0
18619	Platte River Insurance Company	0	0	0	0	0	0	11,193
14460	Podiatry Insurance Company of America, a Mutual Company	0	0	0	0	0	0	5,782
40134	Potomac Insurance Company of Illinois	0	0	0	0	0	0	0
10900	Preferred Employers Insurance Company	0	0	0	0	0	0	191,407
36234	Preferred Professional Insurance Company	0	0	0	0	0	0	1,182
12513	Professional Liability Ins Co of America	0	0	0	0	0	0	0
33359	Professional Liability Insurance Company	0	0	0	0	0	0	0
34487	Professional Underwriters Liability Ins Co	0	0	0	0	0	0	35,701
29017	Professionals Advocate Insurance Company	0	0	0	0	0	0	0
24260	Progressive Casualty Insurance Company	9,119	0	0	0	0	0	285,048
44288	Progressive Choice Insurance Company	0	0	0	0	0	0	227,045
16322	Progressive Halcyon Insurance Company	1	0	0	0	0	0	106
11851	Progressive Home Insurance Company	0	0	0	0	0	0	291
37605	Progressive Marathon Insurance Company	0	0	0	0	0	0	70,289
42919	Progressive Northwestern Insurance Company	0	0	0	0	0	0	0
32786	Progressive Specialty Insurance Company	0	0	0	0	0	0	0
27804	Progressive West Insurance Company	35	0	0	0	0	0	315,142
34690	Property and Casualty Insurance Co of Hartford	0	0	0	0	0	0	131
12416	Protective Insurance Company	0	0	0	0	0	0	1,016
24295	Providence Washington Insurance Company	0	0	0	0	0	0	0
36439	Prudential Commercial Insurance Company	0	0	0	0	0	0	0
36447	Prudential General Insurance Company	0	0	0	0	0	0	1
32352	Prudential Property and Casualty Insurance Company	64	0	0	0	0	0	20,253
15059	Public Service Mutual Insurance Company	0	0	0	0	0	0	24,791
35157	Putnam Reinsurance Company	0	0	0	0	0	0	0
39217	QBE Insurance Corporation	2,660	14	0	0	0	0	78,487
10219	QBE Reinsurance Corporation	0	0	0	0	0	0	2,736
10829	Quadrant Indemnity Company	0	0	0	0	0	0	429
28860	RLI Indemnity Company	0	0	0	0	0	0	0
13056	RLI Insurance Company	7,653	16,689	0	12	0	0	45,641
36250	Radian Asset Assurance Inc.	0	0	0	0	0	0	6,122
33790	Radian Guaranty Inc.	0	0	0	0	0	0	117,148
38512	Rampart Insurance Company	0	0	0	0	0	0	0
41580	Red Shield Insurance Company	0	0	0	0	0	0	334
22314	RSUI Indemnity Company	1,362	3,929	0	0	0	0	80,423
37303	Redland Insurance Company	31,923	0	0	0	0	0	87,604
11673	Redwood Fire and Casualty Insurance Company	0	0	0	0	0	0	32,757
24449	Regent Insurance Company	95	0	0	0	0	0	845
26549	Reinsurance Company of America, Inc.	0	0	0	0	0	0	3,810
22179	Republic Indemnity Company of America	0	0	0	0	0	0	41,526

Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
43753	Republic Indemnity Company of California	0	0	0	0	0	0	288,147
38318	Republic Insurance Company	0	0	0	0	0	0	0
28452	Republic Mortgage Insurance Company	0	0	0	0	0	0	20,710
31089	Republic Western Insurance Company	1,749	0	0	0	0	0	2,158
15776	Residence Mutual Insurance Company	0	1,942	0	0	0	0	37,708
10287	Residential Guaranty Co.	0	0	0	0	0	0	0
10970	Response Indemnity Company of California	0	0	0	0	0	0	719
43044	Response Insurance Company	0	0	0	0	0	0	61
26050	Response Worldwide Insurance Company	0	0	0	0	0	0	1,860
36684	Riverport Insurance Company	300	0	0	137	0	0	20,373
12491	Rochdale Insurance Company	0	0	0	0	0	0	0
22128	Rocky Mountain Fire & Casualty Company	1	0	0	0	0	0	25
24678	Royal Indemnity Company	895	(238)	(982)	0	137	0	595
39039	Rural Community Insurance Company	0	0	0	0	0	0	38,925
24740	SAFECO Insurance Company of America	5,528	1,116	0	12	0	0	469,209
39012	SAFECO Insurance Company of Illinois	2,513	23,888	0	0	0	0	93,957
15105	Safety National Casualty Corporation	0	0	0	0	0	11,967	25,543
10939	Safeway Direct Insurance Company	0	0	0	0	0	0	4,046
30058	SCOR Reinsurance Company	0	0	0	0	0	0	0
10352	SCPIE Indemnity Company	0	0	0	0	0	0	103,202
12521	Safeway Insurance Company	0	0	0	0	0	0	37,982
25640	Safeway Insurance Company of Georgia	0	0	0	0	0	0	0
40460	Sagamore Insurance Company	179	0	0	0	0	0	1,992
38300	Samsung Fire & Marine Ins Co., Ltd. (U.S. Branch)	0	0	0	0	0	0	0
10837	San Diego Insurance Company	0	0	0	0	0	0	0
21911	San Francisco Reinsurance Company	0	0	0	0	0	0	0
15580	Scottsdale Indemnity Company	6	0	0	0	0	0	23,575
20354	Sea Insurance Company of America (The)	0	0	0	0	0	0	0
22535	Seaboard Surety Company	0	0	0	0	0	0	2,358
25763	Seaton Insurance Company	0	0	0	0	0	0	0
24902	Security Insurance Company of Hartford	(52)	0	0	0	0	0	28,214
19879	Security National Insurance Company	0	0	0	0	0	0	0
22233	Select Insurance Company	0	0	0	1	0	0	761
10936	Seneca Insurance Company, Inc.	0	0	0	0	0	0	1,067
24988	Sentry Insurance, A Mutual Company	921	0	0	43	0	0	93,099
21180	Sentry Select Insurance Company	2,327	0	0	128	0	0	71,236
22985	Sequoia Insurance Company	0	703	0	0	0	0	87,081
35408	Sirius America Insurance Company	4	14	0	0	542	0	40,873
38997	Sompo Japan Fire & Marine Insurance Company Of America	0	0	0	0	0	0	0
11126	Sompo Japan Insurance Company of America	1,600	249	0	1	17	0	40,297
19216	Southern Insurance Company	0	0	0	0	0	0	4,445
36790	Springfield Insurance Company	0	0	0	0	0	0	29,638
24767	St. Paul Fire and Marine Insurance Company	34,478	59	655	575	1,318	0	468,665
24775	St. Paul Guardian Insurance Company	100	0	0	1	33	0	17,856
41750	St. Paul Medical Liability Insurance Company	0	0	0	0	0	0	0
24791	St. Paul Mercury Insurance Company	1,172	48	0	70	236	0	94,622
19224	St. Paul Protective Insurance Company	0	0	0	0	0	0	9,090
19070	Standard Fire Insurance Company (The)	2,256	3,009	0	0	0	0	137,984
42986	Standard Guaranty Insurance Company	0	0	0	0	0	3,377	5,668
18023	Star Insurance Company	142	0	0	0	0	0	21,995

Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
40045	Starnet Insurance Company	2,752	0	0	0	0	0	23,323
35076	State Compensation Insurance Fund	0	0	0	0	0	0	8,216,405
25143	State Farm Fire and Casualty Company	(13)	(1)	0	0	0	0	181,771
25151	State Farm General Insurance Company	50,898	52,738	0	0	0	0	1,828,496
25178	State Farm Mutual Automobile Insurance Company	0	0	0	0	0	0	2,817,799
12831	State National Insurance Company, Inc.	56	0	0	7	0	0	82,255
42277	Sterling Casualty Insurance Company	0	0	0	0	0	0	62,163
10952	Stonebridge Casualty Insurance Company	13,681	0	0	0	0	2,453	16,212
22276	Stonewall Insurance Company	0	0	0	0	0	0	0
10340	Stonington Insurance Co	0	0	1,763	0	0	0	9,709
40436	Stratford Insurance Company	125	0	0	0	0	0	2,588
39187	Suecia Insurance Company	0	0	0	0	0	0	0
24047	Surety Bonding Company of America	0	0	0	0	0	0	5,320
12793	Surety Company of the Pacific	0	0	0	0	0	0	13,123
32107	Sutter Insurance Company	362	2	0	0	0	8,137	41,060
25364	Swiss Reinsurance America Corporation	0	0	0	0	0	0	0
25496	TIG Indemnity Company	0	0	0	0	0	0	(18)
25534	TIG Insurance Company	5	0	0	0	4	0	(1,227)
25445	TIG Specialty Insurance Company	0	0	0	0	0	0	21
32301	TNUS Insurance Company	0	0	0	0	0	0	0
19526	Texas General Indemnity Company	0	0	0	0	0	0	0
13242	Titan Indemnity Company	0	0	0	0	0	0	0
42439	Toa-Re Insurance Company of America (The)	0	0	0	0	0	0	0
12904	Tokio Marine & Nichido Fire Insurance Co., Ltd.	1,282	0	3,984	10	979	0	173,879
18031	TOPA Insurance Company	0	3	0	0	0	0	120,471
37621	Toyota Motor Insurance Company	0	0	0	0	0	0	27,107
41238	Trans Pacific Insurance Company	0	0	0	0	0	0	6,361
19453	Transatlantic Reinsurance Company	0	0	0	0	0	0	0
20486	Transcontinental Insurance Company	29	0	0	1	117	0	41,047
28886	TransGuard Insurance Company of America, Inc	2,675	0	0	0	0	0	16,590
33014	Transport Insurance Company	0	0	0	0	0	0	(345)
20494	Transportation Insurance Company	391	1	0	7	152	0	38,419
19038	Travelers Casualty and Surety Company	0	0	0	2	0	0	13,082
36170	Travelers Casualty Company of Connecticut	0	0	0	0	0	0	1,458
19046	Travelers Casualty Insurance Company of America	0	0	0	0	0	0	414
31194	Travelers Casualty and Surety Company of America	0	0	0	1,473	0	0	122,666
40282	Travelers Commercial Casualty Company	0	0	0	0	0	0	0
36137	Travelers Commercial Insurance Company	0	0	0	0	0	0	0
25658	Travelers Indemnity Company (The)	0	0	0	0	0	0	0
25682	Travelers Indemnity Company of Connecticut (The)	787	13	0	12	236	0	134,581
39357	Travelers Insurance Company (Accident Dept)	0	0	0	0	0	0	274
25674	Travelers Property Casualty Company of America	19,707	2,226	0	43	11,113	0	642,154
36161	Travelers Property Casualty Insurance Company	763	4,967	0	1	0	0	83,660
34894	Trenwick America Reinsurance Corporation	0	0	0	0	0	0	435
24350	Triad Guaranty Insurance Corporation	0	0	0	0	0	0	45,167
19887	Trinity Universal Insurance Company	0	0	0	0	0	0	827
41211	Triton Insurance Company	(129)	0	0	0	0	870	741
41106	Triumpher Casualty Company	31	0	0	0	0	0	242
21709	Truck Insurance Exchange	367	86	0	0	4	0	352,381
27120	Trumbull Insurance Company	0	0	0	0	0	0	0

Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
29459	Twin City Fire Insurance Company	611	0	0	0	6	0	163,981
29599	U.S. Specialty Insurance Company	0	0	9,752	0	0	0	19,093
37893	ULICO Casualty Company	0	0	0	0	0	0	5,776
25968	USAA Casualty Insurance Company	5,045	24	0	0	0	0	419,374
18600	USAA General Indemnity Company	0	0	0	0	0	0	16,456
10004	Ulico Standard of America Casualty Company	0	0	0	0	0	0	0
41050	Underwriter for the Professions Insurance Company	0	0	0	0	0	0	607
25798	Unigard Indemnity Company	421	0	0	0	0	0	20,817
25747	Unigard Insurance Company	1,664	583	0	5	0	0	108,604
28497	USPlate Glass Insurance Company	0	0	0	0	0	0	554
11142	United Casualty Insurance Company of America	0	215	0	532	0	0	2,232
11770	United Financial Casualty Company	0	0	0	0	0	(4)	206
13021	United Fire & Casualty Company	6,742	0	0	0	0	0	6,839
16659	United Guaranty Commercial Ins Co of North Carolina	0	0	0	0	0	0	0
40525	United Guaranty Credit Insurance Company	0	0	0	0	0	0	117
26999	United Guaranty Mortgage Indemnity Company	0	0	0	0	0	0	74
15873	United Guaranty Residential Insurance Company	0	0	0	0	0	0	46,104
11445	United National Casualty Insurance Company	0	0	0	0	0	0	0
41335	United National Specialty Insurance Company	0	0	0	0	0	0	(87)
25941	United Services Automobile Association	5,950	74	0	0	0	0	500,376
25887	United States Fidelity and Guaranty Company	9,440	44	0	29	811	0	205,890
21113	United States Fire Insurance Company	1,888	14,698	0	0	0	0	229,576
25895	United States Liability Insurance Company	0	0	0	0	0	0	19,267
16063	Unitrin Auto and Home Insurance Company	9	19	0	0	0	0	1,515
10226	Unitrin Direct Insurance Company	0	0	0	0	0	0	29,396
10915	Unitrin Direct Property & Casualty Company	0	0	0	0	0	0	17,223
42862	Universal Casualty Company	0	0	0	0	0	0	0
13200	Universal Surety of America	0	0	0	0	0	0	5
41181	Universal Underwriters Insurance Company	511	790	0	1,852	5,128	0	100,973
25976	Utica Mutual Insurance Company	9	0	0	0	0	0	1,724
26611	Valiant Insurance Company	0	0	0	0	0	0	(432)
20508	Valley Forge Insurance Company	66	0	0	0	253	0	64,660
14133	Valley Insurance Company	360	53	0	1	(1)	0	15,693
21172	Vanliner Insurance Company	182	0	0	0	0	0	20,286
18759	Verex Assurance, Inc.	0	0	0	0	0	0	13
10815	Verlan Fire Insurance Company	19	0	0	0	95	0	1,602
11762	Vesta Fire Insurance Corporation	1	9	0	0	0	0	49,119
42889	Victoria Fire & Casualty Company	0	0	0	0	0	0	443
20397	Vigilant Insurance Company	657	638	0	8	1,261	0	56,482
13137	Viking Insurance Company of Wisconsin	0	0	0	0	0	0	151,160
10079	Vintage Insurance Company	0	0	0	0	0	0	66
40827	Virginia Surety Company, Inc.	0	0	0	0	0	8,168	362,773
35971	Voyager Property and Casualty Insurance Company	31,305	0	0	0	0	50	31,351
32778	Washington International Insurance Company	0	0	0	0	0	0	4,617
26069	Wausau Business Insurance Company	0	186	0	0	0	0	6,751
26042	Wausau Underwriters Insurance Company	0	0	0	0	0	0	37,661
10683	Wawanesa General Insurance Company	53	1,866	0	0	0	0	187,126
31526	Wawanesa Mutual Insurance Company (The)	24	592	0	0	0	0	69,250
25011	Wesco Insurance Company	2,394	0	0	0	0	0	6,869
21121	Westchester Fire Insurance Company	65	1,070	4,428	0	0	6,269	55,242

Fair Plan Report - 2004 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
30830	Western Diversified Casualty Insurance Company	0	0	0	0	0	0	(5)
27502	Western General Insurance Company	0	0	0	0	0	41	74,124
26395	Western Home Insurance Company	0	0	0	0	0	0	(30)
10008	Western Insurance Company	0	0	0	0	0	0	1,510
13625	Western Mutual Insurance Company	0	324	0	0	0	0	5,527
24465	Western National Assurance Company	0	0	0	0	0	0	0
10997	Western Select Insurance Company	0	0	0	0	0	0	134
13188	Western Surety Company	0	0	0	0	0	0	23,705
10935	Western Underwriters Insurance Company	0	0	0	0	0	0	0
37770	Western United Insurance Company	0	0	0	0	0	0	99,019
24120	Westfield National Insurance Company	0	0	0	0	0	0	26
34207	Westport Insurance Corporation	266	18,565	78	11	1,248	0	62,634
24635	Westward Insurance Company	0	0	0	0	0	2	10
25780	Williamsburg National Insurance Company	568	0	0	0	0	0	41,571
13234	Wilshire Insurance Company	2,964	0	0	0	0	0	37,023
12599	Windsor Insurance Company	0	0	0	0	0	0	309
13250	Workmen's Auto Insurance Company	0	0	0	0	0	0	26,793
20311	XL Capital Assurance Inc.	0	0	0	0	0	0	35,437
24554	XL Insurance America, Inc.	994	4,216	0	60	269	0	38,669
20583	XL Reinsurance America Inc.	0	0	0	0	0	0	0
40193	XI Insurance Company of New York, Inc.	0	0	0	0	0	0	0
37885	XI Specialty Insurance Company	30,103	0	34,153	0	0	0	187,636
24325	York Insurance Company	0	0	0	0	0	0	0
26220	Yosemite Insurance Company	0	0	0	0	0	2,822	5,043
30120	ZNAT Insurance Company	0	0	0	0	0	0	14,018
13269	Zenith Insurance Company	0	0	0	0	0	0	725,466
16535	Zurich American Insurance Co	32,917	3,136	9,320	23	3,454	0	774,036
27855	Zurich American Insurance Company of Illinois	7	13	0	0	8	0	8,825
Total Property & Casualty Companies = 778								
<b>Each Line of Business Total:</b>		<b>1,306,026</b>	<b>503,548</b>	<b>203,032</b>	<b>14,890</b>	<b>97,048</b>	<b>360,143</b>	<b>59,709,924</b>

**DIRECT PREMIUMS WRITTEN - 2004 ALL CASUALTY LINES**

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2004 all casualty Lines *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability	Motgage Gauranty	Ocean Marine	Inland Marine
42579	Allied Property and Casualty Insurance Company	4,941	2,213	0	0	0	57,504	0	0	0	0	1,270
19489	Allied World Assurance Company (U.S.) Inc.	0	0	0	0	0	0	0	0	0	0	0
41840	Allmerica Financial Benefit Insurance Co	0	0	0	0	0	0	0	0	0	0	0
19240	Allstate Indemnity Company	0	0	0	0	0	17,606	0	0	0	0	121
19232	Allstate Insurance Company	6,132	4,493	0	14,876	0	776,591	97,855	36,444	0	0	18,840
17230	Allstate Property and Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
18708	Ambac Assurance Corporation	0	0	0	0	0	0	0	0	0	0	0
19100	Amco Insurance Company	12,901	5,403	0	0	0	118,895	71,099	83,032	0	0	3,651
19720	American Alternative Insurance Corporation	7	3	0	0	0	0	7,753	15,796	0	0	10
42390	AmGUARD Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10073	American Ambassador Casualty Company	0	0	0	0	0	0	0	0	0	0	0
21849	American Automobile Insurance Company	0	0	0	0	0	0	14,574	20,099	0	0	1,595
10111	American Bankers Insurance Company of Florida	(2)	0	0	7,710	768	6,022	0	0	0	(1)	14,678
20427	American Casualty Company of Reading, Pennsylvania	93	166	0	0	0	0	8,790	9,525	0	0	160
10391	American Centennial Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10216	American Contractors Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
19690	American Economy Insurance Company	530	593	0	0	0	0	40,932	28,918	0	0	749
37990	American Empire Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20613	American Employers' Insurance Company	0	0	0	0	0	0	5	(26)	0	0	0
10819	American Equity Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23450	American Family Home Insurance Company	160	49	0	0	0	329	0	0	0	88	122
43699	American Federation Insurance Company	0	0	0	0	0	7,373	0	0	0	0	0
24066	American Fire and Casualty Company	0	0	0	0	0	0	0	0	0	0	0
40398	American Fuji Fire and Marine Insurance Company	94	142	0	0	0	0	0	0	0	(2)	18
24376	American General Indemnity Co	0	0	0	0	0	0	0	0	0	0	558
31208	American General Property Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26247	American Guarantee and Liability Insurance Company	14,072	13,618	0	0	0	0	421	2,173	0	0	60
13331	American Hardware Mutual Insurance Company	25	17	0	0	0	0	3,109	510	0	0	345
39152	American Healthcare Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
19380	American Home Assurance Company	4,677	0	0	80	0	0	2,060	0	0	37,447	22,159

Direct Premiums Written - 2004 all casualty Lines *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability	Motgage Gauranty	Ocean Marine	Inland Marine
19518	American Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
21857	American Insurance Company (The)	399	1	0	0	3,908	94	72,441	72,771	0	0	526
43761	American International Ins Co of California, Inc.	0	402	0	0	0	36,113	0	0	0	0	14,828
31895	American Interstate Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10200	American Live Stock Insurance Company	0	0	0	0	0	0	0	0	0	0	331
30562	American Manufacturers Mutual Insurance Company	296	80	0	0	0	20	103	220	0	0	3
43630	American Merchants Casualty Company	0	0	0	0	0	0	0	0	0	0	0
16810	American Mercury Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23469	American Modern Home Insurance Company	11,210	7,166	0	0	0	11,804	0	0	0	0	729
22918	American Motorists Insurance Company	144	38	0	0	0	0	39	(567)	0	0	88
39942	American National General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
28401	American National Property and Casualty Company	0	0	0	223	0	0	0	0	0	0	7
12084	American Professionals Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10227	American Re-Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19615	American Reliable Insurance Company	4,059	468	0	508	2,932	10,110	150	34	0	0	2,620
19631	American Road Insurance Company (The)	0	0	0	0	0	0	0	0	0	0	1,239
39969	American Safety Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
42978	American Security Insurance Company	47,267	15,191	0	0	0	12,831	0	0	0	0	1,851
19704	American States Insurance Company	2,469	2,442	0	0	81	0	14,575	15,788	0	0	5,022
19712	American States Insurance Company of Texas	0	0	0	0	0	0	0	0	0	0	0
37214	American States Preferred Insurance Company	0	0	0	0	0	0	0	0	0	0	0
40800	American Sterling Insurance Company	54	23	0	0	0	0	0	0	0	0	0
31380	American Surety Company	0	0	0	0	0	0	0	0	0	0	0
40142	American Zurich Insurance Company	0	0	0	0	0	0	5,899	19,587	0	0	1,356
27898	Americas Insurance Company	0	0	0	0	0	0	0	0	0	0	0
30872	Amerin Guaranty Corporation	0	0	0	0	0	0	0	0	7,025	0	0
23396	Amerisure Mutual Insurance Company	1	1	0	0	0	0	11	9	0	0	0
19976	Amica Mutual Insurance Company	321	201	0	0	0	18,154	0	0	0	89	419
40010	Anchor General Insurance Company	0	0	0	0	0	0	0	0	0	0	908
11150	Arch Insurance Company	265	(103)	0	0	0	0	1,886	1,314	0	1,894	1,322



Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2004 all casualty Lines *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability	Motgage Gauranty	Ocean Marine	Inland Marine
10830	Business Alliance Insurance Company	0	0	0	0	0	0	9,751	7,978	0	0	0
30082	C.P.A. Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36340	CAMICO Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11166	C-F Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10929	CII Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22004	CIM Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
29114	CMG Mortgage Assurance Co	0	0	0	0	0	0	0	0	25	0	0
40266	CMG Mortgage Insurance Company	0	0	0	0	0	0	0	0	4,571	0	0
20435	CNA Casualty of California	0	0	0	0	0	0	0	0	0	0	0
18953	CSE Safeguard Insurance Company	456	284	0	0	0	7,147	0	0	0	0	75
38342	California Automobile Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13544	California Capital Insurance Company	6,246	2,861	0	0	12,194	40,299	47,906	33,588	0	0	2,132
27464	California Casualty & Fire Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10063	California Casualty Compensation Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10847	CUMIS Insurance Society, Inc.	0	31	0	0	0	0	3,263	1,590	0	0	524
35955	California Casualty General Insurance Company of Oregon	0	0	0	0	0	0	0	0	0	0	0
20117	California Casualty Indemnity Exchange (The)	40	11	0	0	0	8,472	0	0	0	0	62
20125	California Casualty Insurance Company	168	46	0	0	0	32,472	0	0	0	0	285
31046	California General Underwriters Ins Co, Inc.	0	0	0	0	0	0	0	0	0	0	0
32271	California Indemnity Insurance Company	0	0	0	0	0	0	0	0	0	0	0
38865	California Insurance Company	0	0	0	0	0	0	0	0	0	0	0
15539	California State Automobile Assoc Inter-Ins Bureau	1,465	398	0	6,396	0	333,028	0	0	0	0	7,863
21946	Camden Fire Insurance Association (The)	0	0	0	0	0	0	0	0	0	0	0
10464	Canal Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20877	Capital Markets Assurance Corporation	0	0	0	0	0	0	0	0	0	0	0
10520	Care West Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10510	Carolina Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	4,532
10175	Cascade National Insurance Company	0	0	0	0	0	0	0	0	0	0	301
11255	Caterpillar Insurance Company	0	0	0	0	0	0	0	0	0	0	3,004
10561	Catholic Relief Insurance Company of America (The)	0	0	0	0	0	0	0	0	0	0	0
19909	Centennial Insurance Company	478	89	0	0	0	0	1,135	1,685	0	338	1,080
20230	Central Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20249	Central National Insurance Company of Omaha (The)	0	0	0	0	0	0	0	0	0	0	0
34274	Central States Indemnity Co. of Omaha	0	0	0	0	0	0	0	0	0	0	0
34649	Centre Insurance Company	0	0	0	0	0	7,889	0	0	0	0	0

Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability	Motgage Gauranty	Ocean Marine	Inland Marine
10358	Encompass Insurance Company	0	0	0	0	0	0	0	0	0	0	0
30210	Esurance Property and Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20516	Euler American Credit Indemnity Co	0	0	0	0	0	0	0	0	0	0	0
10120	Everest National Insurance Company	0	0	0	0	0	0	4,116	22,978	0	0	0
26921	Everest Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
10318	Exact Property and Casualty Company	2,674	1,342	0	0	0	2,400	2,128	760	0	0	3
35181	Executive Risk Indemnity Inc.	0	0	0	0	0	0	0	0	0	0	(492)
40029	Explorer Insurance Company (The)	(1)	(7)	0	0	0	(900)	0	0	0	0	0
21482	Factory Mutual Insurance Company	18,332	56,031	0	0	0	0	0	0	0	352	102,357
43460	FFG Insurance Company	0	0	0	0	0	0	0	0	0	0	0
44784	Fairfield Insurance Company	0	0	0	0	0	0	0	0	0	0	0
18864	Fairmont Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25518	Fairmont Premier Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24384	Fairmont Specialty Insurance Company	94	29	0	0	0	0	1,478	1,029	0	0	22
13846	Farmers Home Mutual Insurance Company	(3)	(1)	0	0	0	(23)	0	0	0	0	0
21636	Farmers Insurance Company of Oregon	0	0	0	0	0	0	0	0	0	0	0
21628	Farmers Insurance Company, Inc.	0	0	0	0	0	0	0	0	0	0	0
21652	Farmers Insurance Exchange	17,176	6,802	0	0	0	27,326	186,870	70,378	0	0	123
13897	Farmers Mutual Hail Insurance Company of Iowa	0	0	0	0	0	0	0	0	0	0	0
10873	Farmers Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
41483	Farmington Casualty Company	0	0	0	0	0	0	0	0	0	0	0
13838	Farmland Mutual Insurance Company	0	0	0	0	0	0	432	0	0	0	2
20281	Federal Insurance Company	1,078	295	0	0	0	53,422	116,872	83,358	0	9,564	28,608
13935	Federated Mutual Insurance Company	3,781	2,140	0	0	0	0	4,504	6,816	0	0	1,555
11118	Federated Rural Electric Insurance Corporation	20	34	0	0	0	0	0	0	0	0	1
28304	Federated Service Insurance Company	160	123	0	0	0	0	252	0	0	0	39
35270	Fidelity and Casualty Company of New York (The)	0	0	0	0	0	0	0	0	0	0	0
39306	Fidelity and Deposit Company of Maryland	628	25,761	0	0	0	1,826	4,800	2,851	0	0	77
25180	Fidelity National Insurance Company	969	0	0	5,086	0	23,713	0	0	0	0	45
16578	Fidelity National Property and Casualty Insurance Company	0	0	0	22,635	0	2,315	0	0	0	0	1
35386	Fidelity and Guaranty Insurance Company	859	1,091	0	0	0	0	3,201	1,342	0	0	217
25879	Fidelity and Guaranty Insurance Underwriters, Inc.	604	799	0	0	0	0	6,996	2,738	0	0	222
12815	Financial Guaranty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19852	Financial Indemnity Company	0	0	0	0	0	0	0	0	0	0	7
31453	Financial Pacific Insurance Company	0	0	0	0	0	0	8,450	61,130	0	0	0

Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability	Motgage Gauranty	Ocean Marine	Inland Marine
18287	Financial Security Assurance Inc.	0	0	0	0	0	0	0	0	0	0	0
21660	Fire Insurance Exchange	40,628	15,758	0	17,371	0	871,003	71,210	28,596	0	0	8,879
21873	Fireman's Fund Insurance Company	7,055	2,379	15,626	0	183	103,364	35,230	16,381	0	24,443	102,935
21903	Fireman's Fund Insurance Company of Texas	0	0	0	0	0	0	0	0	0	0	0
20850	Firemen's Insurance Company of Newark, New Jersey	31	20	0	0	0	0	0	0	0	9,474	780
11099	First American Home Buyers Protection Corp	0	0	0	0	0	0	0	0	0	0	0
37710	First American Property & Casualty Insurance Co	0	0	0	975	0	13,715	52	277	0	0	0
34525	First American Specialty Insurance Company	16,610	0	0	0	0	77,731	0	0	0	0	0
11177	First Financial Insurance Company	20	4	0	0	0	0	46	21	0	0	(1)
33588	First Liberty Insurance Corporation (The)	0	0	0	0	0	0	0	0	0	0	0
24724	First National Insurance Company of America	115	442	0	0	0	31,794	3,776	3,547	0	0	989
21822	First State Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13978	Florists' Mutual Insurance Company	19	7	0	0	197	0	2,275	1,029	0	0	0
38776	Folksamerica Reinsurance Company	0	0	0	0	0	0	4,315	1,662	0	0	0
11185	Foremost Ins Co Grand Rapids, Michigan	0	0	0	0	0	46,226	0	0	0	4,666	2,825
11800	Foremost Property and Casualty Insurance Company	0	0	0	0	0	8,851	0	0	0	0	0
29688	Forestview Mortgage Insurance Co.	0	0	0	0	0	0	0	0	0	0	0
38830	Fort Wayne Health & Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34266	Frontier Insurance Company	0	0	0	0	0	0	0	(19)	0	0	1
22969	GE Reinsurance Corp	0	0	0	0	0	0	0	0	0	0	0
29823	GE Residential Mortgage Ins Corporation of North Carolina	0	0	0	0	0	0	0	0	8	0	0
41491	GEICO Casualty Company	0	0	0	0	0	0	0	0	0	0	0
35882	GEICO General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22055	GEICO Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
11044	GMAC Insurance Company Online, Inc.	0	0	0	0	0	0	0	0	0	0	0
10201	Galway Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24414	General Casualty Company of Wisconsin	0	1	0	0	0	0	38	35	0	0	4
16675	General Electric Mortgage Ins Corporation of North Carolina	0	0	0	0	0	0	0	0	0	0	0
38458	General Electric Mortgage Insurance Corporation	0	0	0	0	0	0	0	0	36,101	0	0
30007	General Fidelity Insurance Company	0	0	0	0	0	0	0	0	0	0	0
37931	General Fire & Casualty Company	0	0	0	0	0	0	4,137	4,150	0	0	0
24732	General Insurance Company of America	1,094	39,401	0	0	0	0	6,009	10,645	0	0	46
22039	General Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
39322	General Security National Insurance Company	0	0	0	0	0	1,592	0	0	0	0	0
11967	General Star National Insurance Company	0	0	0	0	45	0	0	0	0	0	778

Direct Premiums Written - 2004 all casualty Lines *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability	Motgage Gauranty	Ocean Marine	Inland Marine
11231	Generali Assicurazioni Generali S.P.A. (U.S. Branch)	2	1	0	0	0	0	0	0	0	0	0
38962	Genesis Insurance Company	689	0	0	0	0	0	0	0	0	0	0
10799	GeoVera Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41343	Gerling America Insurance Company	1,043	0	0	0	0	0	0	0	0	0	284
11266	Gerling Global Reinsurance Corp U.S. Branch	0	0	0	0	0	0	0	0	0	0	0
21032	Gerling Global Reinsurance Corp of America	0	0	0	0	0	0	0	0	0	0	0
11282	Germantown Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34622	Glens Falls Insurance Company (The)	3,319	525	0	0	0	38,096	0	0	0	683	8,745
11304	Global Surety & Insurance Co.	0	0	0	0	0	0	0	0	0	0	0
39861	Golden Bear Insurance Company	2,576	0	0	0	0	1,539	0	0	0	0	0
10836	Golden Eagle Insurance Corporation	208	75	0	0	0	0	14,985	10,671	0	0	214
22063	Government Employees Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22098	Grain Dealers Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22101	Grange Insurance Association	816	460	0	0	3,145	10,294	288	8	0	0	132
23809	Granite State Insurance Company	282	113	0	0	0	0	7,618	12,058	0	0	1,124
25984	Graphic Arts Mutual Insurance Company	0	0	0	0	0	0	18	3	0	0	0
36307	Gray Insurance Company (The)	0	0	0	0	0	0	0	0	0	0	0
26832	Great American Alliance Insurance Co	110	486	0	0	150	0	672	341	0	0	8
26344	Great American Assurance Company	(825)	5,465	0	0	1,148	0	7,756	11,098	0	0	11,640
10646	Great American Contemporary Insurance Company	0	0	0	0	0	0	0	0	0	0	0
16691	Great American Insurance Company	104	258	0	0	2,224	0	3,679	4,377	0	0	928
22136	Great American Insurance Company of New York	346	2,031	21,374	0	637	0	7,585	1,724	0	8,793	21,026
38580	Great American Protection Insurance Co	0	0	0	0	0	0	0	0	0	0	0
31135	Great American Security Insurance Company	0	0	0	0	0	0	0	0	0	0	0
33723	Great American Spirit Insurance Company	92	31	0	0	0	1,436	0	0	0	0	53
25224	Great Divide Insurance Company	1,070	444	0	0	0	0	0	0	0	0	18
20303	Great Northern Insurance Company	84	23	0	0	0	0	4,972	2,189	0	0	0
11371	Great West Casualty Company	0	0	0	0	0	0	0	0	0	0	2,527
22322	Greenwich Insurance Company	155	1,079	3,331	0	0	0	1,726	611	0	0	10,782
40541	Grocers Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11398	Guarantee Insurance Company	0	0	0	0	0	0	0	0	0	0	0
15032	Guideone Mutual Insurance Co	227	385	0	0	0	0	12,456	10,380	0	0	0
14559	Guideone Specialty Mutual Ins Co	7	48	988	0	0	0	12,587	11,996	0	0	0
22217	Gulf Insurance Company	28	31	0	0	0	0	4,853	3,922	0	5	4,484
22292	Hanover Insurance Company (The)	15	9	0	0	0	5	151	137	0	2	363

Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

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Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2004 all casualty Lines *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Fire & Allied	Commercial Mult Peril Liability	Motgage Gauranty	Ocean Marine	Inland Marine
10666	MGIC Mortgage Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
16470	MGIC Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
10252	MGIC Residential Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
38660	MIC General Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
38601	MIC Property and Casualty Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
42269	Majestic Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36897	Manufacturers Alliance Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23876	Mapfre Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
29998	Marine Indemnity Insurance Company of America	0	0	0	0	0	0	0	0	0	0	0
28932	Markel American Insurance Company	1,096	316	0	0	0	0	327	833	0	6,097	638
38970	Markel Insurance Company	11	8	0	0	226	0	4,968	11,043	0	0	2,955
19356	Maryland Casualty Company	20	5	0	0	0	0	41,700	1,279	0	0	1,273
22306	Massachusetts Bay Insurance Company	0	3	0	0	0	8	19	1	0	0	0
22152	Mayflower Insurance Company, Ltd. (The)	0	0	0	0	0	0	0	0	0	0	0
33391	Medical Assurance Company, Inc. (The)	0	0	0	0	0	0	0	0	0	0	0
32433	Medical Insurance Exchange of California	0	0	0	0	0	0	0	0	0	0	0
11843	Medical Protective Company (The)	0	0	0	0	0	0	0	0	0	0	0
33650	Mendota Insurance Company	0	0	0	0	0	0	0	0	0	0	0
31968	Merastar Insurance Company	0	0	0	0	0	588	0	0	0	0	8
15768	Merced Mutual Insurance Company	408	131	0	0	362	5,958	0	0	0	0	86
14494	Merchants Bonding Company (Mutual)	0	0	0	0	0	0	0	0	0	0	0
11908	Mercury Casualty Company	4,465	835	0	0	0	150,022	16,751	5,336	0	0	0
27553	Mercury Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24821	Meritplan Insurance Company	0	0	0	0	0	18,088	0	0	0	0	24
25321	Metropolitan Direct Property and Casualty Ins Co	157	38	0	0	0	7,872	0	0	0	0	245
34339	Metropolitan Group Property and Casualty Ins Co	0	0	0	0	0	0	0	0	0	0	0
14508	Michigan Millers Mutual Insurance Company	43	12	0	0	0	1,366	0	0	0	0	8
21687	Mid-Century Insurance Company	210	117	0	0	0	3,029	21,027	13,585	0	638	603
27480	Mid-State Mutual Insurance Company	210	77	0	0	32	1,421	2,935	1,907	0	0	0
36650	Mid-State Surety Corporation	0	0	0	0	0	0	0	0	0	0	0
23434	Middlesex Insurance Company	(2)	(1)	0	0	0	0	3	1	0	0	0
20451	MidStates ReInsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
23612	Midwest Employers Casualty Company	0	0	0	0	0	0	0	0	0	0	0
42234	Minnesota Lawyers Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20362	Mitsui Sumitomo Insurance Company of America	661	509	0	0	0	0	26,375	13,177	0	1,748	1,213

Direct Premiums Written - 2004 all casualty Lines *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability	Motgage Gauranty	Ocean Marine	Inland Marine
22551	Mitsui Sumitomo Insurance USA Inc.	2	12	0	0	0	0	3,884	2,693	0	218	31
23655	Modern Service Insurance Company	0	0	0	0	0	81	0	0	0	0	0
23540	Monterey Insurance Company	93	86	0	0	0	0	3,247	2,149	0	0	1,246
31232	Monumental General Casualty Company	0	0	0	0	0	0	0	0	0	0	3,440
29858	Mortgage Guaranty Insurance Corporation	0	0	0	0	0	0	0	0	159,874	0	0
22012	Motors Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
35947	Mt. McKinley Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23647	Mutual Service Casualty Insurance Company	584	339	0	0	0	3,423	1,480	1,496	0	0	123
25240	NAU Country Insurance Company	0	1,283	28,546	0	0	0	0	0	0	0	0
15865	NCMIC Insurance Company	0	0	0	0	0	0	0	0	0	0	0
30945	National Alliance Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23663	National American Insurance Company	0	1	0	0	0	0	0	0	0	0	0
23671	National American Insurance Company of California	0	0	0	0	0	0	0	0	0	0	0
11991	National Casualty Company	2	0	0	0	0	0	15	32	0	1,978	2,081
10243	National Continental Insurance Company	0	0	0	0	0	0	0	0	0	0	0
16217	National Farmers Union Property and Casualty Co	172	172	0	0	0	0	0	0	0	0	0
23752	National Farmers Union Standard Insurance Company	0	0	0	0	0	0	0	0	0	0	516
20478	National Fire Insurance Company of Hartford	(14)	165	0	0	0	0	9,892	5,025	0	0	48
42447	National General Assurance Company	0	0	0	0	0	0	0	0	0	0	0
23728	National General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20087	National Indemnity Company	0	0	0	0	0	0	0	0	0	0	4
23736	National Insurance Underwriters	0	0	0	0	0	0	0	0	0	0	0
32620	National Interstate Insurance Company	0	0	0	62	0	0	0	0	0	0	791
20052	National Liability & Fire Insurance Company	0	0	0	0	0	0	0	0	0	0	207
34835	National Reinsurance Corporation (The)	0	0	0	0	0	0	0	0	0	0	0
12114	National Security Fire and Casualty Company	0	0	0	0	0	0	0	0	0	0	0
22608	National Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21881	National Surety Corporation	31	2	0	0	920	40	32,530	35,301	0	0	15
19445	National Union Fire Ins Co of Pittsburgh, PA	0	0	0	0	0	0	0	0	0	2,763	72,067
26093	Nationwide Affinity Insurance Co of America	0	0	0	0	0	0	0	0	0	0	0
28223	Nationwide Agribusiness Insurance Company	7	2	0	0	0	0	11,277	4,916	0	0	71
10723	Nationwide Assurance Co	0	0	0	0	0	0	0	0	0	0	0
23760	Nationwide General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25453	Nationwide Insurance Co of America	0	0	0	0	0	0	0	0	0	0	0
23779	Nationwide Mutual Fire Insurance Company	367	140	0	687	0	10,745	0	0	0	0	367

Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

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Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2004 all casualty Lines *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability	Motgage Gauranty	Ocean Marine	Inland Marine
18619	Platte River Insurance Company	0	0	0	0	0	0	0	0	0	0	0
14460	Podiatry Insurance Company of America, a Mutual Company	0	0	0	0	0	0	0	0	0	0	0
40134	Potomac Insurance Company of Illinois	0	0	0	0	0	0	0	0	0	0	0
10900	Preferred Employers Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36234	Preferred Professional Insurance Company	0	0	0	0	0	0	0	0	0	0	0
12513	Professional Liability Ins Co of America	0	0	0	0	0	0	0	0	0	0	0
33359	Professional Liability Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34487	Professional Underwriters Liability Ins Co	0	0	0	0	0	0	0	0	0	0	0
29017	Professionals Advocate Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24260	Progressive Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	9,119
44288	Progressive Choice Insurance Company	0	0	0	0	0	0	0	0	0	0	0
16322	Progressive Halcyon Insurance Company	0	0	0	0	0	0	0	0	0	0	1
11851	Progressive Home Insurance Company	0	0	0	0	0	0	0	0	0	0	0
37605	Progressive Marathon Insurance Company	0	0	0	0	0	0	0	0	0	0	0
42919	Progressive Northwestern Insurance Company	0	0	0	0	0	0	0	0	0	0	0
32786	Progressive Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
27804	Progressive West Insurance Company	0	0	0	0	0	0	0	0	0	0	35
34690	Property and Casualty Insurance Co of Hartford	0	0	0	0	0	2	118	13	0	0	0
12416	Protective Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24295	Providence Washington Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36439	Prudential Commercial Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36447	Prudential General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
32352	Prudential Property and Casualty Insurance Company	378	117	0	50	0	5,369	0	0	0	10	64
15059	Public Service Mutual Insurance Company	0	0	0	0	0	0	11,713	11,655	0	0	0
35157	Putnam Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
39217	QBE Insurance Corporation	473	3,016	0	0	0	1,782	10,705	2,448	0	0	2,660
10219	QBE Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
10829	Quadrant Indemnity Company	0	0	0	0	0	0	0	0	0	429	0
28860	RLI Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
13056	RLI Insurance Company	142	240	0	0	0	0	897	293	0	0	7,653

Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2004 all casualty Lines *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Fire & Allied	Commercial Mult Peril Liability	Motgage Gauranty	Ocean Marine	Inland Marine
21911	San Francisco Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
15580	Scottsdale Indemnity Company	0	0	0	0	0	0	108	30	0	0	6
20354	Sea Insurance Company of America (The)	0	0	0	0	0	0	0	0	0	0	0
22535	Seaboard Surety Company	0	0	0	0	0	0	0	0	0	0	0
25763	Seaton Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24902	Security Insurance Company of Hartford	0	0	0	0	0	16	3,743	5,282	0	0	(52)
19879	Security National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22233	Select Insurance Company	0	0	0	0	0	0	195	76	0	0	0
10936	Seneca Insurance Company, Inc.	0	0	0	0	0	0	15	19	0	0	0
24988	Sentry Insurance, A Mutual Company	4,996	4,026	0	0	0	0	4,563	2,470	0	0	921
21180	Sentry Select Insurance Company	1,808	1,240	0	0	0	0	0	0	0	0	2,327
22985	Sequoia Insurance Company	588	87	0	0	0	4,891	45,052	14,882	0	0	0
35408	Sirius America Insurance Company	0	0	0	0	0	4,132	15,061	10,234	0	0	4
38997	Sompo Japan Fire & Marine Insurance Company of America	0	0	0	0	0	0	0	0	0	0	0
11126	Sompo Japan Insurance Company of America	1,029	195	0	0	0	155	4,752	2,266	0	0	1,600
19216	Southern Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36790	Springfield Insurance Company	0	0	0	0	0	0	68	85	0	0	0
24767	St. Paul Fire and Marine Insurance Company	4,965	4,543	0	0	0	0	32,122	3,205	0	13,866	34,478
24775	St. Paul Guardian Insurance Company	80	80	0	0	0	0	781	0	0	0	100
41750	St. Paul Medical Liability Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24791	St. Paul Mercury Insurance Company	808	693	0	0	0	0	3,630	163	0	0	1,172
19224	St. Paul Protective Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19070	Standard Fire Insurance Company (The)	706	238	0	4,164	0	28,147	97	87	0	7,950	2,256
42986	Standard Guaranty Insurance Company	263	75	0	0	0	1,704	0	0	0	0	0
18023	Star Insurance Company	102	26	0	0	0	0	5,873	4,295	0	0	142
40045	Starnet Insurance Company	0	0	0	0	185	0	499	470	0	0	2,752
35076	State Compensation Insurance Fund	0	0	0	0	0	0	0	0	0	0	0
25143	State Farm Fire and Casualty Company	0	45	937	19,886	0	(40)	(12)	(8)	0	0	(13)
25151	State Farm General Insurance Company	9,235	2,508	0	0	10,369	1,309,340	179,475	112,829	0	0	50,898
25178	State Farm Mutual Automobile Insurance Company	0	0	0	0	0	0	0	0	0	0	0
12831	State National Insurance Company, Inc.	124	1,439	0	0	0	2,896	888	4,206	0	0	56
42277	Sterling Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10952	Stonebridge Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	13,681
22276	Stonewall Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10340	Stonington Insurance Co	107	127	0	0	0	0	1,483	2,620	0	0	0



Direct Premiums Written - 2004 all casualty Lines *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability	Motgage Gauranty	Ocean Marine	Inland Marine
40436	Stratford Insurance Company	0	0	0	0	0	0	0	0	0	0	125
39187	Suecia Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24047	Surety Bonding Company of America	0	0	0	0	0	0	0	0	0	0	0
12793	Surety Company of the Pacific	0	0	0	0	0	0	0	0	0	0	0
32107	Sutter Insurance Company	621	72	0	0	0	1,188	0	0	0	0	362
25364	Swiss Reinsurance America Corporation	0	0	0	0	0	0	0	0	0	0	0
25496	TIG Indemnity Company	0	0	0	0	0	0	0	(1)	0	0	0
25534	TIG Insurance Company	15	4	0	0	0	0	38	10	0	0	5
25445	TIG Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
32301	TNUS Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19526	Texas General Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
13242	Titan Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
42439	Toa-Re Insurance Company of America (The)	0	0	0	0	0	0	0	0	0	0	0
12904	Tokio Marine & Nichido Fire Insurance Co., Ltd.	6,008	5,379	0	0	0	8,231	5,127	7,097	0	35,577	1,282
18031	TOPA Insurance Company	2,055	229	0	0	0	11,362	6,980	12,521	0	0	0
37621	Toyota Motor Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41238	Trans Pacific Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19453	Transatlantic Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
20486	Transcontinental Insurance Company (2)	2	0	0	0	0	0	8,702	18,035	0	0	29
28886	TransGuard Insurance Company of America, Inc	0	0	0	0	0	0	0	0	0	0	2,675
33014	Transport Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20494	Transportation Insurance Company	29	22	0	0	0	0	18,738	11,299	0	0	391
19038	Travelers Casualty and Surety Company	916	254	0	0	0	0	125	113	0	0	0
36170	Travelers Casualty Company of Connecticut	0	0	0	0	0	0	0	0	0	0	0
19046	Travelers Casualty Insurance Company of America	0	0	0	0	0	0	0	0	0	0	0
31194	Travelers Casualty and Surety Company of America	0	0	0	0	0	0	0	0	0	0	0
40282	Travelers Commercial Casualty Company	0	0	0	0	0	0	0	0	0	0	0
36137	Travelers Commercial Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25658	Travelers Indemnity Company (The)	0	0	0	0	0	0	0	0	0	0	0
25682	Travelers Indemnity Company of Connecticut (The)	957	756	0	0	7,611	0	37,744	39,960	0	0	787
39357	Travelers Insurance Company (Accident Dept)	0	0	0	0	0	0	0	0	0	0	0
25674	Travelers Property Casualty Company of America	19,042	13,978	0	0	8,202	0	107,581	116,259	0	1,848	19,707
36161	Travelers Property Casualty Insurance Company	4,903	5,084	0	0	0	66,860	0	0	0	3	763
34894	Trenwick America Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
24350	Triad Guaranty Insurance Corporation	0	0	0	0	0	0	0	0	45,167	0	0

Direct Premiums Written - 2004 all casualty Lines *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Fire & Allied	Commercial Mult Peril Liability	Motgage Gauranty	Ocean Marine	Inland Marine
19887	Trinity Universal Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41211	Triton Insurance Company	0	0	0	0	0	0	0	0	0	0	(129)
41106	Triumphe Casualty Company	0	0	0	0	0	0	0	0	0	0	31
21709	Truck Insurance Exchange	1,089	354	0	0	0	0	91,909	53,728	0	0	367
27120	Trumbull Insurance Company	0	0	0	0	0	0	0	0	0	0	0
29459	Twin City Fire Insurance Company	1	0	0	0	0	(4)	2,269	7,316	0	0	611
29599	U.S. Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
37893	ULICO Casualty Company	0	0	0	0	0	0	(53)	47	0	0	0
25968	USAA Casualty Insurance Company	3,340	2,656	0	0	0	112,479	0	0	0	781	5,045
18600	USAA General Indemnity Company	0	0	0	4,010	0	0	0	0	0	0	0
10004	Ulico Standard of America Casualty Company	0	0	0	0	0	0	0	0	0	0	0
41050	Underwriter for the Professions Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25798	Unigard Indemnity Company	43	52	0	0	0	16,265	840	854	0	0	421
25747	Unigard Insurance Company	5,878	4,441	0	0	4,554	4,162	15,096	12,453	0	0	1,664
28497	USPlate Glass Insurance Company	0	554	0	0	0	0	0	0	0	0	0
11142	United Casualty Insurance Company of America	776	710	0	0	0	0	0	0	0	0	0
11770	United Financial Casualty Company	0	0	0	0	0	0	0	0	0	0	0
13021	United Fire & Casualty Company	0	0	0	0	0	0	0	0	0	0	6,742
16659	United Guaranty Commercial Ins Co of North Carolina	0	0	0	0	0	0	0	0	0	0	0
40525	United Guaranty Credit Insurance Company	0	0	0	0	0	0	0	0	117	0	0
26999	United Guaranty Mortgage Indemnity Company	0	0	0	0	0	0	0	0	74	0	0
15873	United Guaranty Residential Insurance Company	0	0	0	0	0	0	0	0	46,104	0	0
11445	United National Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41335	United National Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25941	United Services Automobile Association	9,647	7,219	0	0	0	150,806	0	0	0	1,179	5,950
25887	United States Fidelity and Guaranty Company	2,631	1,709	0	0	0	0	10,789	3,913	0	0	9,440
21113	United States Fire Insurance Company	14,194	8,046	0	0	0	0	58	0	0	0	1,888
25895	United States Liability Insurance Company	137	0	0	0	0	0	0	0	0	0	0
16063	Unitrin Auto and Home Insurance Company	8	3	0	0	0	329	0	0	0	1	9
10226	Unitrin Direct Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10915	Unitrin Direct Property & Casualty Company	0	0	0	0	0	0	0	0	0	0	0
42862	Universal Casualty Company	0	0	0	0	0	0	0	0	0	0	0
13200	Universal Surety of America	0	0	0	0	0	0	0	0	0	0	0
41181	Universal Underwriters Insurance Company	3,096	3,707	0	0	0	0	0	0	0	0	511
25976	Utica Mutual Insurance Company	2	3	0	0	0	0	97	(43)	0	0	9

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2004 all casualty Lines *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability	Motgage Gauranty	Ocean Marine	Inland Marine
40193	XI Insurance Company of New York, Inc.	0	0	0	0	0	0	0	0	0	0	0
37885	XI Specialty Insurance Company	0	0	0	0	0	0	0	176	0	2,482	30,103
24325	York Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26220	Yosemite Insurance Company	0	0	0	0	0	0	0	0	0	0	0
30120	ZNAT Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13269	Zenith Insurance Company	0	0	0	0	0	0	0	0	0	0	0
16535	Zurich American Insurance Co	7,998	3,056	0	0	0	0	6,243	14,667	0	2,671	32,917
27855	Zurich American Insurance Company of Illinois	0	0	0	0	0	0	246	2,027	0	0	7
Total Property & Casualty Companies: 778												
<b>Each Line of Business Total:</b>		<b>659,043</b>	<b>484,837</b>	<b>167,863</b>	<b>128,541</b>	<b>165,564</b>	<b>5,842,422</b>	<b>2,411,021</b>	<b>1,771,470</b>	<b>505,751</b>	<b>263,810</b>	<b>1,306,026</b>

**DIRECT PREMIUMS WRITTEN - 2004 ALL CASUALTY LINES**

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Financial Guaranty	Medical Malpractice	Earth-quake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Cancellable A & H	Guaranteed Renewable A & H	Non-Renewable for Stated Reasons	Other Accident Only	All Other A & H
36404	21st Century Casualty Company	0	0	0	0	0	0	0	0	0	0	0
12963	21st Century Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22896	ACA Financial Guaranty Corporation	1,478	0	0	0	0	0	0	0	0	0	0
10921	ACA Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19984	ACIG Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22950	ACSTAR Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34789	AIG Centennial Insurance Company	0	0	0	0	0	0	0	0	0	0	0
43974	AIG Indemnity Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22225	AIG Preferred Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20796	AIG Premier Insurance Company	0	0	0	275	1	0	0	6	0	0	0
19399	AIU Insurance Company	0	0	0	0	0	0	0	0	0	0	0
27928	AMEX Assurance Company	0	0	0	21,619	0	0	0	1	0	0	0
10367	AVEMCO Insurance Company	0	0	0	3,308	0	0	0	0	0	0	0
29530	AXA Art Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
36552	AXA Corporate Solutions Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
20010	Acceptance Indemnity Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26379	Accredited Surety and Casualty Company, Inc.	0	0	0	0	0	0	0	0	0	0	0
11835	AXA Re America Insurance Company	0	0	0	0	0	0	0	0	0	0	0
16187	AXA Re Property and Casualty Insurance Co	0	0	0	0	0	0	0	0	0	0	0
20370	AXIS Reinsurance Company	0	0	24,567	0	0	0	0	0	0	0	0
22667	Ace American Insurance Co	0	2,483	142	21,144	0	0	0	0	0	0	5
22705	Ace American Reinsurance Co	0	0	0	0	0	0	0	0	0	0	0
20702	Ace Fire Underwriters Insurance Co	0	0	11	346	0	0	0	0	0	0	0
10030	Ace Indemnity Insurance Co	0	0	0	0	0	0	0	0	0	0	0
20699	Ace Property and Casualty Insurance Co	0	0	(1)	0	0	0	0	0	0	0	0
40517	Advantage Workers Compensation Insurance Co	0	0	0	0	0	0	0	0	0	0	0
33898	Aegis Security Insurance Company	0	0	0	229	0	0	0	0	0	0	0
36153	Aetna Insurance Company of Connecticut	0	0	0	0	0	0	0	0	0	0	0
10014	Affiliated FM Insurance Company	0	0	0	0	0	0	0	0	0	0	0
42609	Affirmative Insurance Company	0	0	0	0	0	0	0	0	0	0	0
42757	Agri General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
38733	Alaska National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24899	Alea North America Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20222	All America Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13285	Allegheny Casualty Company	0	0	0	0	0	0	0	0	0	0	0
20273	Alliance Assurance Company of America	0	0	0	0	0	0	0	0	0	0	0
10920	Alliance United Insurance Company	0	0	0	0	0	0	0	0	0	0	0
35300	Allianz Global Risks US Insurance Company	0	0	9,580	0	0	0	0	0	0	0	0
36420	Allianz Underwriters Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36528	Allied Insurance Company	0	0	0	0	0	0	0	0	0	0	0
42579	Allied Property and Casualty Insurance Company	0	0	4,321	0	0	0	0	0	0	0	0
19489	Allied World Assurance Company (U.S.) Inc.	0	0	0	0	0	0	0	0	0	0	0
41840	Allmerica Financial Benefit Insurance Co	0	0	0	0	0	0	0	0	0	0	0
19240	Allstate Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
19232	Allstate Insurance Company	0	0	3,234	0	0	0	0	0	0	0	0

Direct Premiums Written - 2004 all casualty Lines *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Financial Guaranty	Medical Malpractice	Earth- quake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Cancellable Renewable A & H	Guaranteed Renewable A & H	Non- Renewable for Stated Reasons	Other Accident Only	All Other A & H
17230	Allstate Property and Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
18708	Ambac Assurance Corporation	173,600	0	0	0	0	0	0	0	0	0	0
19100	Amco Insurance Company	0	0	11,855	0	0	0	0	0	0	0	0
19720	American Alternative Insurance Corporation	0	1,203	0	0	0	0	0	0	0	0	0
42390	AmGUARD Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10073	American Ambassador Casualty Company	0	0	0	0	0	0	0	0	0	0	0
21849	American Automobile Insurance Company	0	242	0	0	0	0	0	0	0	0	0
10111	American Bankers Insurance Company of Florida	0	0	0	953	16,936	0	0	0	0	0	352
20427	American Casualty Company of Reading, Pennsylvania	0	11,116	12	4	0	0	0	0	0	0	0
10391	American Centennial Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10216	American Contractors Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
19690	American Economy Insurance Company	0	0	144	0	0	0	0	0	0	0	0
37990	American Empire Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20613	American Employers' Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10819	American Equity Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23450	American Family Home Insurance Company	0	0	0	0	0	0	0	0	0	0	0
43699	American Federation Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24066	American Fire and Casualty Company	0	0	0	0	0	0	0	0	0	0	0
40398	American Fuji Fire and Marine Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24376	American General Indemnity Co	0	0	0	0	0	0	0	0	0	0	0
31208	American General Property Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26247	American Guarantee and Liability Insurance Company	0	1,615	5,364	0	0	0	0	0	0	0	0
13331	American Hardware Mutual Insurance Company	0	0	244	0	0	0	0	0	0	0	9
39152	American Healthcare Indemnity Company	0	28,821	0	0	0	0	0	0	0	0	0
19380	American Home Assurance Company	0	220	0	4,285	0	0	0	0	0	105	0
19518	American Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
21857	American Insurance Company (The)	0	15,102	31	0	0	0	0	0	0	0	0
43761	American International Ins Co of California, Inc.	0	0	10,843	0	0	0	0	0	0	0	0
31895	American Interstate Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10200	American Live Stock Insurance Company	0	0	0	0	0	0	0	0	0	0	0
30562	American Manufacturers Mutual Insurance Company	0	0	25	0	0	0	0	0	0	0	0
43630	American Merchants Casualty Company	0	0	0	0	0	0	0	0	0	0	0
16810	American Mercury Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23469	American Modern Home Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22918	American Motorists Insurance Company	0	0	(31)	0	0	0	0	0	0	0	0
39942	American National General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
28401	American National Property and Casualty Company	0	0	0	0	0	0	0	0	0	0	0
12084	American Professionals Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10227	American Re-Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19615	American Reliable Insurance Company	0	0	3	1,240	563	0	0	0	0	0	0

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Financial Guaranty	Medical Malpractice	Earth- quake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Guaranteed Cancellable A & H	Renewable A & H	Non- Renewable for Stated Reasons	Other Accident Only	All Other A & H
20109	Bituminous Fire and Marine Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24503	Blue Ridge Insurance Company	0	0	0	0	0	0	0	0	0	0	0
27081	Bond Safeguard Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20761	Boston Old Colony Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13528	Brotherhood Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10830	Business Alliance Insurance Company	0	0	0	0	0	0	0	0	0	0	0
30082	C.P.A. Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36340	CAMICO Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11166	C-F Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10929	CII Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22004	CIM Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
29114	CMG Mortgage Assurance Co	0	0	0	0	0	0	0	0	0	0	0
40266	CMG Mortgage Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20435	CNA Casualty of California	0	0	0	0	0	0	0	0	0	0	0
18953	CSE Safeguard Insurance Company	0	0	0	0	0	0	0	0	0	0	0
38342	California Automobile Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13544	California Capital Insurance Company	0	0	3,755	0	0	0	0	0	0	0	0
27464	California Casualty & Fire Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10063	California Casualty Compensation Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10847	CUMIS Insurance Society, Inc.	0	0	0	0	0	0	0	0	0	0	0
35955	California Casualty General Insurance Company of Oregon	0	0	0	0	0	0	0	0	0	0	0
20117	California Casualty Indemnity Exchange (The)	0	0	213	0	0	0	0	0	0	0	0
20125	California Casualty Insurance Company	0	0	1,661	0	0	0	0	0	0	0	0
31046	California General Underwriters Ins Co, Inc.	0	0	0	0	0	0	0	0	0	0	0
32271	California Indemnity Insurance Company	0	0	0	0	0	0	0	0	0	0	0
38865	California Insurance Company	0	0	0	0	0	0	0	0	0	0	0
15539	California State Automobile Assoc Inter-Ins Bureau	0	0	3	654	0	2,098	0	0	0	0	0
21946	Camden Fire Insurance Association (The)	0	0	0	0	0	0	0	0	0	0	0
10464	Canal Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20877	Capital Markets Assurance Corporation	29	0	0	0	0	0	0	0	0	0	0
10520	Care West Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10510	Carolina Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10175	Cascade National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11255	Caterpillar Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10561	Catholic Relief Insurance Company of America (The)	0	0	0	0	0	0	0	0	0	0	0
19909	Centennial Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20230	Central Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20249	Central National Insurance Company of Omaha (The)	0	0	0	0	0	0	0	0	0	0	0
34274	Central States Indemnity Co. of Omaha	0	0	0	623	4,872	0	0	0	0	0	16
34649	Centre Insurance Company	0	0	0	11	0	0	0	0	0	0	0
42765	Centurion Casualty Company	0	0	0	0	0	0	0	0	0	0	0
11711	Century American Casualty Company	0	0	0	0	0	0	0	0	0	0	0
20710	Century Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
35130	Century Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
26905	Century-National Insurance Company	0	0	6,711	0	0	0	0	0	0	0	0



Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Financial Guaranty	Medical Malpractice	Earth-quake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Guaranteed Cancellable A & H	Renewable A & H	Non-Renewable for Stated Reasons	Other Accident Only	All Other A & H
10642	Cherokee Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22810	Chicago Insurance Company	0	12,835	0	0	0	0	0	0	0	0	0
34886	Chiyoda Fire & Marine Ins Co, Ltd. (The) (US Branch)	0	0	0	0	0	0	0	0	0	0	0
12777	Chubb Indemnity Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10052	Chubb National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10669	Church Insurance Company (The)	0	0	0	0	0	0	0	0	0	0	0
18767	Church Mutual Insurance Company	0	5	0	0	0	0	0	0	0	0	0
10677	Cincinnati Insurance Company (The)	0	0	2	0	0	0	0	0	0	0	0
42242	Citation Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10315	Civic Property and Casualty Company	0	0	0	0	0	0	0	0	0	0	0
10693	Civil Service Employees Insurance Company	0	0	27	0	0	0	0	0	0	0	0
36412	Claremont Liability Insurance Company	0	1,209	0	0	0	0	0	0	0	0	0
20532	Clarendon National Insurance Company	0	0	431	605	0	0	0	0	0	0	0
25070	Clearwater Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25089	Coast National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
31887	Coface North America Ins Co.	0	0	0	0	0	0	0	0	0	0	0
33197	Cologne Reinsurance Company of America	0	0	0	0	0	0	0	0	0	0	0
34347	Colonial American Casualty and Surety Company	0	0	0	0	0	0	0	0	0	0	0
10758	Colonial Surety Company	0	0	0	0	0	0	0	0	0	0	0
27812	Columbia Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19410	Commerce and Industry Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13161	Commerce West Insurance Company	0	0	0	0	0	0	0	0	0	0	0
32280	Commercial Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
38385	Commercial Guaranty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20818	Commercial Insurance Company of Newark, New Jersey	0	0	0	0	0	0	0	0	0	0	0
18732	Commercial Loan Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
10220	Commonwealth Insurance Company of America	0	0	0	0	0	0	0	0	0	0	0
21989	Compass Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34711	Computer Insurance Company	0	0	0	0	0	0	0	0	0	0	0
12177	CompWest Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24961	Connie Lee Insurance Company	0	0	0	0	0	0	0	0	0	0	0
32190	Constitution Insurance Co	0	0	0	0	0	0	0	0	0	0	0
20443	Continental Casualty Company	0	726	0	86,246	0	3	0	50,730	4	0	0
39551	Continental Heritage Insurance Company	0	0	0	0	0	0	0	0	0	0	0
35289	Continental Insurance Company (The)	0	0	9	0	0	0	0	0	0	0	0
28258	Continental National Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
20923	Continental Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
37206	Contractors Bonding and Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22730	Converium Insurance (North America) Inc.	0	0	0	0	0	0	0	0	0	0	0
39136	Converium Reinsurance (North America) Inc.	0	0	0	0	0	0	0	0	0	0	0
21318	Coregis Insurance Company	0	0	41	0	0	0	0	0	0	0	0
20044	Cornhusker Casualty Company	0	0	0	0	0	0	0	0	0	0	0
18961	Crestbrook Insurance Company	0	0	0	0	0	0	0	0	0	0	0
14010	Crusader Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10855	Cypress Insurance Company	0	0	0	0	0	0	0	0	0	0	0

Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Financial Guaranty	Medical Malpractice	Earth-quake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Guaranteed Cancellable A & H	Renewable A & H	Non-Renewable for Stated Reasons	Other Accident Only	All Other A & H
10499	DaimlerChrysler Insurance Company	0	0	8	0	0	0	0	0	0	0	0
19285	Danielson Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19269	Danielson National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
16705	Dealers Assurance Company	0	0	0	0	0	0	0	0	0	0	0
37907	Deerbrook Insurance Company	0	0	0	0	0	0	0	0	0	0	0
40975	Dentists Insurance Company (The)	0	24,501	0	0	0	0	0	0	0	0	0
42587	Depositors Insurance Company	0	0	0	0	0	0	0	0	0	0	0
12718	Developers Surety and Indemnity Co	0	0	0	0	0	0	0	0	0	0	0
42048	Diamond State Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36463	Discover Property & Casualty Insurance C0	0	0	123	0	0	0	0	0	0	0	0
34495	Doctors' Company, An Interinsurance Exchange (The)	0	149,100	0	0	0	0	0	0	0	0	0
33499	Dorinco Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
10928	Eagle Insurance Company	0	0	0	0	0	0	0	0	0	0	0
12890	Eagle West Insurance Company	0	0	50	0	0	0	0	0	0	0	0
21407	EMCASCO Insurance Company	0	0	0	0	0	0	0	0	0	0	0
14702	EastGUARD Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22926	Economy Fire & Casualty Company	0	0	0	0	0	0	0	0	0	0	0
21261	Electric Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21326	Empire Fire and Marine Insurance Company	0	0	158	0	0	0	0	0	0	0	0
11512	Employers Compensation Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11555	Employers Direct Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20648	Employers' Fire Insurance Company (The)	0	0	0	0	0	0	0	0	0	0	0
21458	Employers Insurance Company of Wausau	0	0	2,918	0	0	0	0	0	0	0	0
21415	Employers Mutual Casualty Company	0	0	29	0	0	0	0	0	0	0	0
39845	Employers Reinsurance Corporation	0	0	0	10,449	0	0	0	0	0	0	0
10358	Encompass Insurance Company	0	0	0	0	0	0	0	0	0	0	0
30210	Esurance Property and Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20516	Euler American Credit Indemnity Co	0	0	0	0	0	0	0	0	0	0	0
10120	Everest National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26921	Everest Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
10318	Exact Property and Casualty Company	0	0	0	0	0	0	0	0	0	0	0
35181	Executive Risk Indemnity Inc.	0	5,341	0	0	0	0	0	0	0	0	0
40029	Explorer Insurance Company (The)	0	0	0	0	0	0	0	0	0	0	0
21482	Factory Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
43460	FFG Insurance Company	0	0	0	0	0	0	0	0	0	0	0
44784	Fairfield Insurance Company	0	0	0	2	0	0	0	0	0	0	0
18864	Fairmont Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25518	Fairmont Premier Insurance Company	0	0	0	2,133	0	0	0	0	0	0	0
24384	Fairmont Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13846	Farmers Home Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21636	Farmers Insurance Company of Oregon	0	0	0	0	0	0	0	0	0	0	0
21628	Farmers Insurance Company, Inc.	0	0	0	0	0	0	0	0	0	0	0
21652	Farmers Insurance Exchange	0	0	558	0	0	0	0	0	0	0	0
13897	Farmers Mutual Hail Insurance Company of Iowa	0	0	0	0	0	0	0	0	0	0	0
10873	Farmers Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Financial Guaranty	Medical Malpractice	Earth-quake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Guaranteed Cancellable A & H	Renewable A & H	Non-Renewable for Stated Reasons	Other Accident Only	All Other A & H
10201	Galway Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24414	General Casualty Company of Wisconsin	0	0	0	0	0	0	0	0	0	0	0
16675	General Electric Mortgage Ins Corporation of North Carolina	0	0	0	0	0	0	0	0	0	0	0
38458	General Electric Mortgage Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
30007	General Fidelity Insurance Company	0	0	0	0	0	0	0	0	0	0	0
37931	General Fire & Casualty Company	0	0	0	0	0	0	0	0	0	0	0
24732	General Insurance Company of America	0	259	138	0	0	0	0	0	0	0	0
22039	General Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
39322	General Security National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11967	General Star National Insurance Company	0	2	0	0	0	0	0	0	0	0	0
11231	Generali Assicurazioni Generali S.P.A. (U.S. Branch)	0	0	0	0	0	0	0	0	0	0	0
38962	Genesis Insurance Company	0	0	0	0	0	0	0	6	0	0	0
10799	GeoVera Insurance Company	0	0	69,028	0	0	0	0	0	0	0	0
41343	Gerling America Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11266	Gerling Global Reinsurance Corp U.S. Branch	0	0	0	0	0	0	0	0	0	0	0
21032	Gerling Global Reinsurance Corp of America	0	0	0	0	0	0	0	0	0	0	0
11282	Germantown Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34622	Glens Falls Insurance Company (The)	0	0	3	0	0	0	0	0	0	0	0
11304	Global Surety & Insurance Co.	0	0	0	0	0	0	0	0	0	0	0
39861	Golden Bear Insurance Company	0	0	5,481	0	0	0	0	0	0	0	0
10836	Golden Eagle Insurance Corporation	0	0	211	0	0	0	0	0	0	0	0
22063	Government Employees Insurance Company	0	0	0	1	0	2	0	0	0	0	0
22098	Grain Dealers Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22101	Grange Insurance Association	0	0	3	0	0	0	0	0	0	0	0
23809	Granite State Insurance Company	0	1,407	0	0	0	0	0	0	0	0	0
25984	Graphic Arts Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36307	Gray Insurance Company (The)	0	0	0	0	0	0	0	0	0	0	0
26832	Great American Alliance Insurance Co	0	0	10,183	0	0	0	0	0	0	0	0
26344	Great American Assurance Company	0	0	18,627	0	0	0	0	0	0	0	0
10646	Great American Contemporary Insurance Company	0	0	0	0	0	0	0	0	0	0	0
16691	Great American Insurance Company	0	0	63	888	0	0	0	0	0	0	0
22136	Great American Insurance Company of New York	0	0	27	0	0	0	0	0	0	0	0
38580	Great American Protection Insurance Co	0	0	0	0	0	0	0	0	0	0	0
31135	Great American Security Insurance Company	0	0	0	0	0	0	0	0	0	0	0
33723	Great American Spirit Insurance Company	0	0	171	0	0	0	0	0	0	0	0
25224	Great Divide Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20303	Great Northern Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11371	Great West Casualty Company	0	0	0	0	0	0	0	0	0	0	0
22322	Greenwich Insurance Company	0	0	3,336	0	0	0	0	0	0	0	0
40541	Grocers Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11398	Guarantee Insurance Company	0	0	0	0	0	0	0	0	0	0	0
15032	Guideone Mutual Insurance Co	0	0	0	0	0	0	0	0	0	0	0
14559	Guideone Specialty Mutual Ins Co	0	0	0	0	0	0	0	0	0	0	0
22217	Gulf Insurance Company	0	1,015	0	0	0	0	0	0	0	22,761	0
22292	Hanover Insurance Company (The)	0	0	0	0	0	0	0	0	0	0	0

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

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Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Financial Guaranty	Medical Malpractice	Earth-quake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Guaranteed Cancellable A & H	Renewable A & H	Non-Renewable for Stated Reasons	Other Accident Only	All Other A & H
11630	Jefferson Insurance Company	0	0	0	0	0	0	0	0	0	0	0
14354	Jewelers Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20885	Kansas City Fire and Marine Insurance Company	0	0	0	0	0	0	0	0	0	0	0
27138	Kemper Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
15563	Kemper Employers Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10914	Kemper Independence Insurance Company	0	0	3,086	0	0	0	0	0	0	0	0
26077	Lancer Insurance Company	0	0	0	0	0	0	0	0	0	0	0
35637	Landmark Insurance Company	0	0	0	0	0	0	0	0	0	0	0
37800	LG Ins Co, Limited (United States Branch)	0	0	0	0	0	0	0	0	0	0	0
33600	LM Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
35246	Laurier Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
36706	Lawyers' Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11738	Leader Insurance Company	0	0	0	0	0	0	0	0	0	0	0
37940	Lexington National Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
42404	Liberty Insurance Corporation	0	0	13	0	0	0	0	0	0	0	0
19917	Liberty Insurance Underwriters Inc.	0	0	0	0	0	0	0	0	0	0	0
23035	Liberty Mutual Fire Insurance Company	0	0	1,236	0	0	0	0	0	0	0	0
23043	Liberty Mutual Insurance Company	0	0	0	0	0	5	0	0	0	0	0
41939	Liberty Northwest Insurance Corp	0	0	0	0	0	0	0	0	0	0	0
33855	Lincoln General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
14435	Lumber Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23108	Lumbermen's Underwriting Alliance	0	0	112	0	0	0	0	0	0	0	0
35769	Lyndon Property Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23825	MBIA Insurance Corp. of Illinois	0	0	0	0	0	0	0	0	0	0	0
12041	MBIA Insurance Corporation	66,959	0	0	0	0	0	0	0	0	0	0
22241	MEDMARC Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
32089	MEDMARC Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
40150	MGA Insurance Company, Inc.	0	0	0	0	0	0	0	0	0	0	0
10682	MGIC Credit Assurance Corporation	0	0	0	0	0	0	0	0	0	0	0
18740	MGIC Indemnity Corporation	0	0	0	0	0	0	0	0	0	0	0
10666	MGIC Mortgage Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
16470	MGIC Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
10252	MGIC Residential Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
38660	MIC General Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
38601	MIC Property and Casualty Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
42269	Majestic Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36897	Manufacturers Alliance Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23876	Mapfre Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
29998	Marine Indemnity Insurance Company of America	0	0	0	0	0	0	0	0	0	0	0
28932	Markel American Insurance Company	0	0	0	0	0	0	0	0	0	0	0
38970	Markel Insurance Company	0	0	7,677	0	0	0	0	0	0	0	2,278
19356	Maryland Casualty Company	0	0	49	0	0	0	0	0	0	0	0
22306	Massachusetts Bay Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22152	Mayflower Insurance Company, Ltd. (The)	0	0	0	0	0	0	0	0	0	0	0
33391	Medical Assurance Company, Inc. (The)	0	0	0	0	0	0	0	0	0	0	0

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Financial Guaranty	Medical Malpractice	Earthquake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Guaranteed Cancellable A & H	Non Guaranteed Renewable A & H	Non-Renewable for Stated Reasons	Other Accident Only	All Other A & H
20087	National Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
23736	National Insurance Underwriters	0	0	0	0	0	0	0	0	0	0	0
32620	National Interstate Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20052	National Liability & Fire Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34835	National Reinsurance Corporation (The)	0	0	0	0	0	0	0	0	0	0	0
12114	National Security Fire and Casualty Company	0	0	0	0	0	0	0	0	0	0	0
22608	National Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21881	National Surety Corporation	0	105	14	0	0	0	0	0	0	0	0
19445	National Union Fire Ins Co of Pittsburgh, PA	0	5,169	0	7,508	0	0	0	0	0	0	0
26093	Nationwide Affinity Insurance Co of America	0	0	0	0	0	0	0	0	0	0	0
28223	Nationwide Agribusiness Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10723	Nationwide Assurance Co	0	0	0	0	0	0	0	0	0	0	0
23760	Nationwide General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25453	Nationwide Insurance Co of America	0	0	0	0	0	0	0	0	0	0	0
23779	Nationwide Mutual Fire Insurance Company	0	0	1,153	0	0	0	0	0	0	0	0
23787	Nationwide Mutual Insurance Company	0	0	1,445	0	0	0	0	0	0	0	0
37877	Nationwide Property and Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
42307	Navigators Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10317	Neighborhood Spirit Property and Casualty Company	0	0	0	0	0	0	0	0	0	0	0
24171	Netherlands Insurance Company (The)	0	0	40	0	0	0	0	0	0	0	0
41629	New England Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
23841	New Hampshire Insurance Company	0	0	0	0	0	0	0	0	0	0	0
16608	New York Marine and General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24643	Newark Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24848	Newport Insurance Company	0	0	0	0	0	0	0	0	0	0	0
35106	Niagara Fire Insurance Company	0	0	0	0	0	0	0	0	0	0	0
12190	Nipponkoa Insurance Company Of America	0	0	0	0	0	0	0	0	0	0	0
27073	Nipponkoa Insurance Company, Limited	0	0	13	0	0	0	0	0	0	0	0
33200	Norcal Mutual Insurance Company	0	184,113	0	0	0	0	0	0	0	0	0
31470	NorGUARD Insurance Company	0	0	0	0	0	0	0	0	0	0	0
29700	North American Elite Insurance Co	0	0	0	0	0	0	0	0	0	0	0
29874	North American Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
27740	North Pointe Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21105	North River Insurance Company (The)	0	0	0	0	0	0	0	0	0	0	0
22047	North Star Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
36455	Northbrook Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
38369	Northern Assurance Company of America (The)	0	0	0	0	0	0	0	0	0	0	0
19372	Northern Insurance Company of New York	0	0	31	0	0	0	0	0	0	0	0
24031	Northland Casualty Company	0	0	0	0	0	0	0	0	0	0	0
24015	Northland Insurance Company	0	0	0	0	0	0	0	0	0	0	0
43583	Northwest Physicians Mutual Insurance Company	0	3,933	0	0	0	0	0	0	0	0	0
23914	Northwestern National Ins Co of Milwaukee, Wis	0	0	0	0	0	0	0	0	0	0	0
20338	Northwestern Pacific Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
34630	Oak River Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23248	Occidental Fire & Casualty Co of North Carolina	0	0	0	0	0	0	0	0	0	0	0



Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Financial Guaranty	Medical Malpractice	Earth-quake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Guaranteed Cancellable A & H	Renewable A & H	Non-Renewable for Stated Reasons	Other Accident Only	All Other A & H
12360	Ocean Harbor Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23680	Odyssey America Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
26565	Ohio Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
24147	Old Republic Insurance Company	0	0	0	0	0	0	0	0	0	7,113	0
35424	Old Republic Security Assurance Company	0	0	0	0	0	0	0	0	0	0	0
40444	Old Republic Surety Company	0	0	0	0	0	0	0	0	0	0	0
37060	Old United Casualty Company	0	0	0	0	0	0	0	0	0	0	0
12254	Omaha Indemnity Company (The)	0	0	0	0	0	0	0	0	0	0	0
37540	Omaha Property and Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
39098	Omni Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20621	OneBeacon America Insurance Company	0	0	0	36	0	0	0	0	0	0	0
21970	OneBeacon Insurance Company	0	366	0	0	0	0	0	0	0	0	0
14907	Oregon Mutual Insurance Company	0	0	1,296	0	0	0	0	0	0	0	0
33030	Ormond Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
10019	Overseas Partners US Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
22748	Pacific Employers Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10222	PACO Assurance Company, Inc.	0	0	0	0	0	0	0	0	0	0	0
39675	PMA Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
27251	PMI Mortgage Insurance Co.	0	0	0	0	0	0	0	0	0	0	0
29807	PXRE Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
20346	Pacific Indemnity Company	0	0	300	0	0	0	0	0	0	2	0
37338	Pacific Insurance Company	0	(1)	0	0	0	0	0	0	0	0	0
40550	Pacific Pioneer Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11048	Pacific Property and Casualty Company	0	0	0	0	0	0	0	0	0	0	0
10887	Pacific Select Property Insurance Co	0	0	22,650	0	0	0	0	0	0	0	0
37850	Pacific Specialty Insurance Company	0	0	4,171	0	0	0	0	0	0	0	0
38636	Partner Reinsurance Company of the U.S.	0	0	0	0	0	0	0	0	0	0	0
10006	PartnerRe Insurance Company of New York	0	0	0	0	0	0	0	0	0	0	0
22250	Pathfinder Insurance Company	0	0	0	0	0	0	0	0	0	0	0
18333	Peerless Indemnity Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24198	Peerless Insurance Company	0	0	782	0	0	0	0	0	0	0	0
32859	Penn-America Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21962	Pennsylvania General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
14974	Pennsylvania Lumbermens Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41424	Pennsylvania Manufacturers Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
12262	Pennsylvania Manufacturers' Association Ins Co	0	0	0	0	0	0	0	0	0	0	0
37648	Permanent General Assurance Corporation	0	0	0	0	0	0	0	0	0	0	0
12297	Petroleum Casualty Company	0	0	0	0	0	0	0	0	0	0	0
18058	Philadelphia Indemnity Insurance Company	0	0	0	0	0	0	0	0	0	0	0
12319	Philadelphia Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
18619	Platte River Insurance Company	0	192	0	0	0	0	0	0	0	0	0
14460	Podiatry Insurance Company of America, a Mutual Company	0	5,751	0	0	0	0	0	0	0	0	0
40134	Potomac Insurance Company of Illinois	0	0	0	0	0	0	0	0	0	0	0
10900	Preferred Employers Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36234	Preferred Professional Insurance Company	0	537	0	0	0	0	0	0	0	0	0

Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Financial Guaranty	Medical Malpractice	Earth-quake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Guaranteed Cancellable A & H	Renewable A & H	Non-Renewable for Stated Reasons	Other Accident Only	All Other A & H
12513	Professional Liability Ins Co of America	0	0	0	0	0	0	0	0	0	0	0
33359	Professional Liability Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34487	Professional Underwriters Liability Ins Co	0	35,701	0	0	0	0	0	0	0	0	0
29017	Professionals Advocate Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24260	Progressive Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
44288	Progressive Choice Insurance Company	0	0	0	0	0	0	0	0	0	0	0
16322	Progressive Halcyon Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11851	Progressive Home Insurance Company	0	0	0	0	0	0	0	0	0	0	0
37605	Progressive Marathon Insurance Company	0	0	0	0	0	0	0	0	0	0	0
42919	Progressive Northwestern Insurance Company	0	0	0	0	0	0	0	0	0	0	0
32786	Progressive Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
27804	Progressive West Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34690	Property and Casualty Insurance Co of Hartford	0	0	0	0	0	0	0	0	0	0	0
12416	Protective Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24295	Providence Washington Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36439	Prudential Commercial Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36447	Prudential General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
32352	Prudential Property and Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
15059	Public Service Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
35157	Putnam Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
39217	QBE Insurance Corporation	0	0	14	10,201	0	0	0	0	0	0	0
10219	QBE Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
10829	Quadrant Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
28860	RLI Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
13056	RLI Insurance Company	0	0	16,689	0	0	0	0	0	0	0	0
36250	Radian Asset Assurance Inc.	6,122	0	0	0	0	0	0	0	0	0	0
33790	Radian Guaranty Inc.	0	0	0	0	0	0	0	0	0	0	0
38512	Rampart Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41580	Red Shield Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22314	RSUI Indemnity Company	0	0	3,929	0	0	0	0	0	0	0	0
37303	Redland Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11673	Redwood Fire and Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24449	Regent Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26549	Reinsurance Company of America, Inc.	0	0	0	0	0	0	0	0	0	0	0
22179	Republic Indemnity Company of America	0	0	0	0	0	0	0	0	0	0	0
43753	Republic Indemnity Company of California	0	0	0	0	0	0	0	0	0	0	0
38318	Republic Insurance Company	0	0	0	0	0	0	0	0	0	0	0
28452	Republic Mortgage Insurance Company	0	0	0	0	0	0	0	0	0	0	0
31089	Republic Western Insurance Company	0	0	0	0	0	0	0	0	0	0	509
15776	Residence Mutual Insurance Company	0	0	1,942	0	0	0	0	0	0	0	0
10287	Residential Guaranty Co.	0	0	0	0	0	0	0	0	0	0	0
10970	Response Indemnity Company of California	0	0	0	0	0	0	0	0	0	0	0
43044	Response Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26050	Response Worldwide Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36684	Riverport Insurance Company	0	0	0	0	0	0	0	0	0	0	0

Direct Premiums Written - 2004 all casualty Lines *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Financial Guaranty	Medical Malpractice	Earth- quake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Guaranteed Cancellable A & H	Renewable A & H	Non- Renewable for Stated Reasons	Other Accident Only	All Other A & H
12491	Rochdale Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22128	Rocky Mountain Fire & Casualty Company	0	0	0	0	0	0	0	0	0	0	0
24678	Royal Indemnity Company	0	0	(238)	0	0	0	0	0	0	0	0
39039	Rural Community Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24740	SAFECO Insurance Company of America	0	0	1,116	0	0	0	0	0	0	0	0
39012	SAFECO Insurance Company of Illinois	0	0	23,888	0	0	0	0	0	0	0	0
15105	Safety National Casualty Corporation	0	0	0	0	0	0	0	0	0	0	0
10939	Safeway Direct Insurance Company	0	0	0	0	0	0	0	0	0	0	0
30058	SCOR Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
10352	SCPIE Indemnity Company	0	101,803	0	0	0	0	0	0	0	0	0
12521	Safeway Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25640	Safeway Insurance Company of Georgia	0	0	0	0	0	0	0	0	0	0	0
40460	Sagamore Insurance Company	0	0	0	0	0	0	0	0	0	0	0
38300	Samsung Fire & Marine Ins Co., Ltd. (U.S. Branch)	0	0	0	0	0	0	0	0	0	0	0
10837	San Diego Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21911	San Francisco Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
15580	Scottsdale Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
20354	Sea Insurance Company of America (The)	0	0	0	0	0	0	0	0	0	0	0
22535	Seaboard Surety Company	0	0	0	0	0	0	0	0	0	0	0
25763	Seaton Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24902	Security Insurance Company of Hartford	0	62	0	0	0	0	0	0	0	0	0
19879	Security National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22233	Select Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10936	Seneca Insurance Company, Inc.	0	0	0	0	0	0	0	0	0	0	0
24988	Sentry Insurance, A Mutual Company	0	0	0	316	0	0	0	0	0	0	0
21180	Sentry Select Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22985	Sequoia Insurance Company	0	0	703	0	0	0	0	0	0	0	0
35408	Sirius America Insurance Company	0	0	14	0	0	0	0	0	0	0	0
38997	Sompo Japan Fire & Marine Insurance Company of America	0	0	0	0	0	0	0	0	0	0	0
11126	Sompo Japan Insurance Company of America	0	0	249	0	0	0	0	0	0	0	0
19216	Southern Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36790	Springfield Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24767	St. Paul Fire and Marine Insurance Company	0	(216)	59	0	0	0	0	0	0	0	0
24775	St. Paul Guardian Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41750	St. Paul Medical Liability Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24791	St. Paul Mercury Insurance Company	0	8	48	0	0	0	0	0	0	0	0
19224	St. Paul Protective Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19070	Standard Fire Insurance Company (The)	0	0	3,009	0	0	0	0	0	0	0	0
42986	Standard Guaranty Insurance Company	0	0	0	0	249	0	0	0	0	0	0
18023	Star Insurance Company	0	0	0	0	0	0	0	0	0	0	0
40045	Starnet Insurance Company	0	0	0	0	0	0	0	0	0	0	0
35076	State Compensation Insurance Fund	0	0	0	0	0	0	0	0	0	0	0
25143	State Farm Fire and Casualty Company	0	231	(1)	0	0	0	0	0	0	0	0
25151	State Farm General Insurance Company	0	66	52,738	0	0	0	0	0	0	0	0
25178	State Farm Mutual Automobile Insurance Company	0	0	0	57,316	414	0	0	31,416	10,935	1	3,318

Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Financial Guaranty	Medical Malpractice	Earth-quake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Guaranteed Cancellable A & H	Renewable A & H	Non-Renewable for Stated Reasons	Other Accident Only	All Other A & H
12831	State National Insurance Company, Inc.	0	0	0	0	0	0	0	0	0	0	0
42277	Sterling Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10952	Stonebridge Casualty Insurance Company	0	0	0	78	0	0	0	0	0	0	0
22276	Stonewall Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10340	Stonington Insurance Co	0	0	0	0	0	0	0	0	0	0	0
40436	Stratford Insurance Company	0	0	0	0	0	0	0	0	0	0	0
39187	Suecia Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24047	Surety Bonding Company of America	0	0	0	0	0	0	0	0	0	0	0
12793	Surety Company of the Pacific	0	0	0	0	0	0	0	0	0	0	0
32107	Sutter Insurance Company	0	0	2	0	0	0	0	0	0	0	0
25364	Swiss Reinsurance America Corporation	0	0	0	0	0	0	0	0	0	0	0
25496	TIG Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
25534	TIG Insurance Company	0	685	0	684	0	0	0	0	0	(409)	0
25445	TIG Specialty Insurance Company	0	23	0	0	0	0	0	0	0	0	0
32301	TNUS Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19526	Texas General Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
13242	Titan Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
42439	Toa-Re Insurance Company of America (The)	0	0	0	0	0	0	0	0	0	0	0
12904	Tokio Marine & Nichido Fire Insurance Co., Ltd.	0	0	0	0	0	0	0	0	0	0	0
18031	TOPA Insurance Company	0	0	3	0	0	0	0	0	0	0	0
37621	Toyota Motor Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41238	Trans Pacific Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19453	Transatlantic Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
20486	Transcontinental Insurance Company	0	0	0	0	0	0	0	0	0	0	0
28886	TransGuard Insurance Company of America, Inc	0	0	0	0	0	0	0	0	0	0	0
33014	Transport Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20494	Transportation Insurance Company	0	0	1	0	0	0	0	0	0	0	0
19038	Travelers Casualty and Surety Company	0	0	0	0	0	0	0	0	0	0	0
36170	Travelers Casualty Company of Connecticut	0	0	0	0	0	0	0	0	0	0	0
19046	Travelers Casualty Insurance Company of America	0	0	0	0	0	0	0	0	0	0	0
31194	Travelers Casualty and Surety Company of America	0	0	0	0	0	0	0	0	0	0	0
40282	Travelers Commercial Casualty Company	0	0	0	0	0	0	0	0	0	0	0
36137	Travelers Commercial Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25658	Travelers Indemnity Company (The)	0	0	0	0	0	0	0	0	0	0	0
25682	Travelers Indemnity Company of Connecticut (The)	0	0	13	0	0	0	0	0	0	0	0
39357	Travelers Insurance Company (Accident Dept)	0	0	0	0	0	0	0	0	0	0	0
25674	Travelers Property Casualty Company of America	0	1	2,226	0	0	0	0	0	0	0	0
36161	Travelers Property Casualty Insurance Company	0	0	4,967	0	0	0	0	0	0	0	0
34894	Trenwick America Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
24350	Triad Guaranty Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
19887	Trinity Universal Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41211	Triton Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41106	Triumphe Casualty Company	0	0	0	0	0	0	0	0	0	0	0
21709	Truck Insurance Exchange	0	(303)	86	0	0	0	0	0	0	0	0
27120	Trumbull Insurance Company	0	0	0	0	0	0	0	0	0	0	0

Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Financial Guaranty	Medical Malpractice	Earth- quake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Cancellable Renewable A & H	Guaranteed Renewable A & H	Non- Renewable for Stated Reasons	Other Accident Only	All Other A & H
29459	Twin City Fire Insurance Company	0	0	0	0	0	0	0	0	0	0	0
29599	U.S. Specialty Insurance Company	0	0	0	81	0	0	0	0	0	0	0
37893	ULICO Casualty Company	0	0	0	0	0	0	0	0	0	0	0
25968	USAA Casualty Insurance Company	0	0	24	0	0	0	0	0	0	0	0
18600	USAA General Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
10004	Ulico Standard of America Casualty Company	0	0	0	0	0	0	0	0	0	0	0
41050	Underwriter for the Professions Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25798	Unigard Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
25747	Unigard Insurance Company	0	0	583	0	0	0	0	0	0	0	0
28497	USPlate Glass Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11142	United Casualty Insurance Company of America	0	0	215	0	0	0	0	0	0	0	0
11770	United Financial Casualty Company	0	0	0	0	0	0	0	0	0	0	0
13021	United Fire & Casualty Company	0	0	0	0	0	0	0	0	0	0	0
16659	United Guaranty Commercial Ins Co of North Carolina	0	0	0	0	0	0	0	0	0	0	0
40525	United Guaranty Credit Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26999	United Guaranty Mortgage Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
15873	United Guaranty Residential Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11445	United National Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41335	United National Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25941	United Services Automobile Association	0	0	74	0	0	0	0	0	0	0	0
25887	United States Fidelity and Guaranty Company	0	0	44	0	0	0	0	0	0	0	0
21113	United States Fire Insurance Company	0	0	14,698	0	0	0	0	0	0	0	0
25895	United States Liability Insurance Company	0	0	0	0	0	0	0	0	0	0	0
16063	Unitrin Auto and Home Insurance Company	0	0	19	0	0	0	0	0	0	0	0
10226	Unitrin Direct Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10915	Unitrin Direct Property & Casualty Company	0	0	0	0	0	0	0	0	0	0	0
42862	Universal Casualty Company	0	0	0	0	0	0	0	0	0	0	0
13200	Universal Surety of America	0	0	0	0	0	0	0	0	0	0	0
41181	Universal Underwriters Insurance Company	0	0	790	0	0	0	0	0	0	0	0
25976	Utica Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26611	Valiant Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20508	Valley Forge Insurance Company	0	0	0	0	0	0	0	0	0	0	0
14133	Valley Insurance Company	0	0	53	0	0	0	0	0	0	0	0
21172	Vanliner Insurance Company	0	0	0	0	0	0	0	0	0	0	0
18759	Verex Assurance, Inc.	0	0	0	0	0	0	0	0	0	0	0
10815	Verlan Fire Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11762	Vesta Fire Insurance Corporation	0	0	9	0	0	0	0	0	0	0	0
42889	Victoria Fire & Casualty Company	0	0	0	0	0	0	0	0	0	0	0
20397	Vigilant Insurance Company	0	0	638	0	0	0	0	0	0	0	0
13137	Viking Insurance Company of Wisconsin	0	0	0	0	0	0	0	0	0	0	0
10079	Vintage Insurance Company	0	0	0	0	0	0	0	0	0	0	0
40827	Virginia Surety Company, Inc.	0	0	0	0	0	0	0	0	0	0	(9)
35971	Voyager Property and Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
32778	Washington International Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26069	Wausau Business Insurance Company	0	0	186	0	0	0	0	0	0	0	0

Direct Premiums Written - 2004 all casualty Lines *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC Company Name No.	Financial Guaranty	Medical Malpractice	Earth-quake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Cancellable Renewable A & H	Guaranteed Renewable A & H	Non-Renewable for Stated Reasons	Other Accident Only	All Other A & H
26042 Wausau Underwriters Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10683 Wawanesa General Insurance Company	0	0	1,866	0	0	0	0	0	0	0	0
31526 Wawanesa Mutual Insurance Company (The)	0	0	592	0	0	0	0	0	0	0	0
25011 Wesco Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21121 Westchester Fire Insurance Company	0	0	1,070	0	0	0	0	0	0	0	0
30830 Western Diversified Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
27502 Western General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26395 Western Home Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10008 Western Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13625 Western Mutual Insurance Company	0	0	324	0	0	0	0	0	0	0	0
24465 Western National Assurance Company	0	0	0	0	0	0	0	0	0	0	0
10997 Western Select Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13188 Western Surety Company	0	0	0	0	0	0	0	0	0	0	0
10935 Western Underwriters Insurance Company	0	0	0	0	0	0	0	0	0	0	0
37770 Western United Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24120 Westfield National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34207 Westport Insurance Corporation	0	150	18,565	0	0	0	0	0	0	0	0
24635 Westward Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25780 Williamsburg National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13234 Wilshire Insurance Company	0	0	0	0	0	0	0	0	0	0	0
12599 Windsor Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13250 Workmen's Auto Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20311 XL Capital Assurance Inc.	35,437	0	0	0	0	0	0	0	0	0	0
24554 XL Insurance America, Inc.	0	0	4,216	0	0	0	0	0	0	0	0
20583 XL Reinsurance America Inc.	0	0	0	0	0	0	0	0	0	0	0
40193 XI Insurance Company of New York, Inc.	0	0	0	0	0	0	0	0	0	0	0
37885 XI Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24325 York Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26220 Yosemite Insurance Company	0	0	0	0	0	0	0	0	0	0	0
30120 ZNAT Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13269 Zenith Insurance Company	0	0	0	0	0	0	0	0	0	0	0
16535 Zurich American Insurance Co	0	17,455	3,136	5,773	0	0	0	0	0	0	0
27855 Zurich American Insurance Company of Illinois	0	0	13	0	0	0	0	0	0	0	0

Total Property &amp; Casualty Companies: 778

<b>Each Line of Business Total:</b>	<b>385,466</b>	<b>670,218</b>	<b>500,399</b>	<b>243,461</b>	<b>45,110</b>	<b>2,834</b>	<b>5</b>	<b>82,283</b>	<b>10,939</b>	<b>29,610</b>	<b>6,871</b>
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**DIRECT PREMIUMS WRITTEN - 2004 ALL CASUALTY LINES**

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com- Pensation	Other Liability	Products Liability	Private Passenger Auto No-Fault	Other Private Passenger Auto Liab	Commercial Auto No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Auto Physical Damage	Air- craft
36404	21st Century Casualty Company	0	0	0	0	0	11,115	0	0	5,542	0	0
12963	21st Century Insurance Company	0	0	3,876	0	0	741,255	0	0	529,107	0	0
22896	ACA Financial Guaranty Corporation	0	0	0	0	0	0	0	0	0	0	0
10921	ACA Insurance Company	0	0	0	0	0	13	0	0	3	0	0
19984	ACIG Insurance Company	0	647	0	0	0	0	0	0	0	0	0
22950	ACSTAR Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34789	AIG Centennial Insurance Company	0	0	182	0	0	3,647	0	0	2,668	0	0
43974	AIG Indemnity Insurance Company	0	0	0	0	0	4,905	0	0	3,913	0	0
22225	AIG Preferred Insurance Company	0	0	0	0	0	1,287	0	0	0	0	0
20796	AIG Premier Insurance Company	0	0	732	0	0	5,609	0	0	5,026	0	0
19399	AIU Insurance Company	0	13	8,558	0	0	1,969	0	0	1,568	0	0
27928	AMEX Assurance Company	0	0	2,248	0	0	67,738	0	0	57,077	0	0
10367	AVEMCO Insurance Company	0	0	0	0	0	0	0	0	0	0	5,842
29530	AXA Art Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
36552	AXA Corporate Solutions Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
20010	Acceptance Indemnity Insurance Company	0	532	0	0	0	0	0	25,085	0	157	0
26379	Accredited Surety and Casualty Company, Inc.	0	0	0	0	0	0	0	0	0	0	0
11835	AXA Re America Insurance Company	0	0	0	0	0	8,899	0	0	4,213	0	0
16187	AXA Re Property and Casualty Insurance Co	0	0	875	63	0	0	1	2,605	0	446	0
20370	AXIS Reinsurance Company	0	0	23,013	0	0	0	0	0	0	0	0
22667	Ace American Insurance Co	0	154,781	159,020	3,580	0	162	0	20,729	842	980	10,206
22705	Ace American Reinsurance Co	0	0	0	0	0	0	0	0	0	0	0
20702	Ace Fire Underwriters Insurance Co	0	2,339	607	0	0	0	0	761	0	120	1
10030	Ace Indemnity Insurance Co	0	119	0	0	0	0	0	0	0	0	0
20699	Ace Property and Casualty Insurance Co	0	5,595	54	3	0	0	0	1,262	0	180	4,466
40517	Advantage Workers Compensation Insurance Co	0	0	0	0	0	0	0	0	0	0	0
33898	Aegis Security Insurance Company	0	0	0	0	0	4,994	0	0	6,657	0	0
36153	Aetna Insurance Company of Connecticut	0	0	1,005	0	0	0	0	0	0	0	0
10014	Affiliated FM Insurance Company	0	0	0	0	0	0	0	0	0	0	0
42609	Affirmative Insurance Company	0	0	0	0	0	0	0	0	0	0	0
42757	Agri General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
38733	Alaska National Insurance Company	0	33,912	27	0	0	0	0	230	0	9	0
24899	Alea North America Insurance Company	0	80,431	1,006	67	0	0	0	2,760	0	214	0
20222	All America Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13285	Allegheny Casualty Company	0	0	0	0	0	0	0	0	0	0	0
20273	Alliance Assurance Company of America	0	0	0	0	0	0	0	0	0	0	0
10920	Alliance United Insurance Company	0	0	0	0	3,571	0	0	0	2,034	0	0
35300	Allianz Global Risks US Insurance Company	0	(96)	561	1,581	0	0	0	0	0	0	0
36420	Allianz Underwriters Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36528	Allied Insurance Company	0	0	0	0	0	0	0	0	0	0	0
42579	Allied Property and Casualty Insurance Company	0	0	1,146	0	0	51,860	0	0	35,337	0	0
19489	Allied World Assurance Company (U.S.) Inc.	0	0	0	0	0	0	0	0	0	0	0
41840	Allmerica Financial Benefit Insurance Co	0	0	0	0	0	0	0	0	0	0	0
19240	Allstate Indemnity Company	0	0	7	0	0	551,527	0	3,078	470,836	1,149	0
19232	Allstate Insurance Company	0	0	11,538	383	0	251,723	0	32,221	206,141	14,576	0

## Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Liability	Products Liability	Private Passenger Auto No-Fault	Other Private Passenger Auto Liab	Commercial No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Physical Damage	Air-craft
17230	Allstate Property and Casualty Insurance Company	0	0	0	0	0	21,719	0	0	20,993	0	0
18708	Ambac Assurance Corporation	0	0	0	0	0	0	0	0	0	0	0
19100	Amco Insurance Company	0	0	13,206	1,215	0	61,430	0	6,739	42,626	6	0
19720	American Alternative Insurance Corporation	0	421	8,525	0	0	0	0	6,610	0	1,707	9,923
42390	AmGUARD Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10073	American Ambassador Casualty Company	0	0	0	0	0	0	0	0	0	0	0
21849	American Automobile Insurance Company	0	44,820	7,988	48	0	0	0	2,745	0	1,738	0
10111	American Bankers Insurance Company of Florida	0	0	1,157	0	0	800	0	0	3,547	3,011	0
20427	American Casualty Company of Reading, Pennsylvania	0	64,371	4,305	(25)	0	5	0	26,609	0	4,642	0
10391	American Centennial Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10216	American Contractors Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
19690	American Economy Insurance Company	0	2,991	232	74	0	0	0	21,737	0	5,236	0
37990	American Empire Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20613	American Employers' Insurance Company	0	(2)	0	(1)	0	0	0	0	0	0	0
10819	American Equity Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23450	American Family Home Insurance Company	0	0	589	0	0	0	0	0	5,700	0	0
43699	American Federation Insurance Company	0	0	63	0	0	127	0	0	922	0	0
24066	American Fire and Casualty Company	0	0	0	0	0	0	0	0	0	0	0
40398	American Fuji Fire and Marine Insurance Company	0	1,481	68	37	0	0	0	10	0	3	0
24376	American General Indemnity Co	0	0	0	0	0	0	0	0	0	3,523	0
31208	American General Property Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26247	American Guarantee and Liability Insurance Company	0	43,257	57,778	14,780	0	0	0	2,287	0	426	0
13331	American Hardware Mutual Insurance Company	0	387	2,087	247	0	0	0	6,873	0	1,780	0
39152	American Healthcare Indemnity Company	0	0	956	0	0	0	0	0	0	0	0
19380	American Home Assurance Company	0	460,543	38,086	650	0	17,332	0	24,477	14,499	295	4,945
19518	American Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
21857	American Insurance Company (The)	0	27,220	6,635	106	0	0	0	6,142	0	1,123	0
43761	American International Ins Co of California, Inc.	0	1,535	37	0	0	39,118	0	166	23,046	0	0
31895	American Interstate Insurance Company	0	(3)	0	0	0	0	0	0	0	0	0
10200	American Live Stock Insurance Company	0	0	0	0	0	0	0	0	0	0	0
30562	American Manufacturers Mutual Insurance Company	0	2,491	(131)	(167)	0	224	0	(195)	204	108	0
43630	American Merchants Casualty Company	0	0	0	0	0	0	0	0	0	0	0
16810	American Mercury Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23469	American Modern Home Insurance Company	0	0	2,637	0	0	1,110	0	577	4,718	827	0
22918	American Motorists Insurance Company	0	(3,607)	(580)	(49)	0	9	0	(112)	7	(3)	0
39942	American National General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
28401	American National Property and Casualty Company	0	0	1,509	0	0	0	0	0	0	0	0
12084	American Professionals Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10227	American Re-Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19615	American Reliable Insurance Company	0	0	745	0	0	134	0	0	1,394	0	0



Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Liability	Products Liability	Private Passenger Auto No-Fault	Other Private Passenger Auto Liab	Commercial No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Physical Damage	Air-craft
19631	American Road Insurance Company (The)	0	0	0	0	0	0	0	0	0	0	0
39969	American Safety Casualty Insurance Company	0	221	4,801	0	0	56	0	0	12	0	0
42978	American Security Insurance Company	0	0	0	0	0	0	0	0	1,328	46	0
19704	American States Insurance Company	0	21,626	14,636	490	0	0	0	37,743	0	9,302	0
19712	American States Insurance Company of Texas	0	6,771	0	0	0	0	0	0	0	0	0
37214	American States Preferred Insurance Company	0	0	0	0	0	13,857	0	0	11,933	0	0
40800	American Sterling Insurance Company	0	0	0	0	0	118	0	0	65	0	0
31380	American Surety Company	0	0	0	0	0	0	0	0	0	0	0
40142	American Zurich Insurance Company	0	50,696	7,943	1,426	0	0	0	10,351	0	3,897	0
27898	Americas Insurance Company	0	0	0	0	0	0	0	0	0	0	0
30872	Amerin Guaranty Corporation	0	0	0	0	0	0	0	0	0	0	0
23396	Amerisure Mutual Insurance Company	0	304	147	0	0	0	0	66	0	46	0
19976	Amica Mutual Insurance Company	0	0	1,197	0	0	24,394	0	0	18,019	0	0
40010	Anchor General Insurance Company	0	0	0	0	0	19,584	0	0	19,087	0	0
11150	Arch Insurance Company	0	113,735	101,615	556	0	0	0	9,986	4,152	2,313	0
10348	Arch Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
19860	Argonaut Great Central Insurance Company	0	0	198	0	0	0	0	285	0	63	0
19801	Argonaut Insurance Company	0	53,983	176	0	71	254	0	598	241	43	0
19828	Argonaut-Midwest Insurance Company	0	468	(567)	0	0	0	0	107	0	17	0
19844	Argonaut-Southwest Insurance Company	0	2,602	0	0	0	0	0	0	0	0	0
41459	Armed Forces Insurance Exchange	0	0	233	0	0	0	0	0	0	0	0
21865	Associated Indemnity Corporation	0	1,456	1,863	48	0	0	0	2,652	0	591	0
27189	Associated International Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21296	Associates Insurance Company	0	0	0	0	0	0	0	(27)	0	(24)	0
19305	Assurance Company of America	0	(110)	0	0	0	0	0	77	0	42	0
30180	Assured Guaranty Corp.	0	0	0	0	0	0	0	0	0	0	0
41769	Athena Assurance Company	0	89	499	184	0	0	0	1,444	0	157	0
21792	Atlanta Casualty Company	0	0	0	0	0	259	0	0	250	0	0
20931	Atlanta International Insurance Company	0	0	0	0	0	0	0	0	0	0	0
31925	Atlanta Specialty Insurance Company	0	0	0	0	0	14	0	0	9	0	0
22209	Atlantic Insurance Company	0	0	9	0	0	0	0	22	0	4	0
19895	Atlantic Mutual Insurance Company	0	1,420	(108)	(34)	0	78	0	1,117	67	407	0
27154	Atlantic Specialty Insurance Company	0	7,802	5,023	58	0	0	0	5,935	0	1,877	0
24813	Balboa Insurance Company	0	0	948	0	0	0	0	0	0	20,440	0
38245	BCS Insurance Company	0	0	3,430	0	0	0	0	0	0	0	0
18538	BancInsure, Inc.	0	3,086	2,165	0	0	0	0	118	0	47	0
33162	Bankers Insurance Company	0	0	12,349	23	0	0	0	0	0	520	0
23132	Bankers Multiple Line Insurance Company	0	0	0	0	0	0	0	0	0	0	0
18279	Bankers Standard Insurance Company	0	684	0	0	0	0	0	26	0	5	0
29513	Bar Plan Mutual Insurance Company (The)	0	0	0	0	0	0	0	0	0	0	0
41394	Benchmark Insurance Company	0	148	195	0	0	0	0	0	0	0	0
32603	Berkley Insurance Company	0	0	3	0	0	0	0	0	0	0	0
29580	Berkley Regional Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19402	Birmingham Fire Insurance Company of Pennsylvania	0	(75)	909	0	0	668	0	135	966	0	0
20095	Bituminous Casualty Corporation	0	0	1	0	0	0	0	0	0	0	0

Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Liability	Products Liability	Private Passenger No-Fault	Other Private Passenger Auto Liab	Commercial No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Physical Damage	Air-craft
20109	Bituminous Fire and Marine Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24503	Blue Ridge Insurance Company	0	0	0	0	0	0	0	0	0	0	0
27081	Bond Safeguard Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20761	Boston Old Colony Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13528	Brotherhood Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10830	Business Alliance Insurance Company	0	0	0	0	0	0	0	0	0	0	0
30082	C.P.A. Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36340	CAMICO Mutual Insurance Company	0	0	28,225	0	0	0	0	0	0	0	0
11166	C-F Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10929	CII Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22004	CIM Insurance Corporation	0	0	0	0	0	571	0	0	192	0	0
29114	CMG Mortgage Assurance Co	0	0	0	0	0	0	0	0	0	0	0
40266	CMG Mortgage Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20435	CNA Casualty of California	0	0	80	0	0	0	0	0	0	0	0
18953	CSE Safeguard Insurance Company	0	0	117	0	0	9,845	0	0	8,791	0	0
38342	California Automobile Insurance Company	0	0	0	0	0	102,229	0	0	63,874	0	0
13544	California Capital Insurance Company	0	0	6,668	0	0	25,812	0	3,319	19,526	1,257	0
27464	California Casualty & Fire Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10063	California Casualty Compensation Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10847	CUMIS Insurance Society, Inc.	0	55	6,429	0	0	0	0	586	0	15,123	0
35955	California Casualty General Insurance Company of Oregon	0	0	0	0	0	0	0	0	0	0	0
20117	California Casualty Indemnity Exchange (The)	0	42	0	0	0	75,753	0	0	62,412	0	0
20125	California Casualty Insurance Company	0	194	0	0	0	0	0	0	0	0	0
31046	California General Underwriters Ins Co, Inc.	0	0	0	0	0	0	0	0	0	0	0
32271	California Indemnity Insurance Company	0	789	0	0	0	0	0	0	0	0	0
38865	California Insurance Company	0	0	0	0	0	0	0	0	0	0	0
15539	California State Automobile Assoc Inter-Ins Bureau	0	0	6,864	0	0	844,382	0	0	700,204	0	0
21946	Camden Fire Insurance Association (The)	0	0	0	0	0	0	0	0	0	0	0
10464	Canal Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20877	Capital Markets Assurance Corporation	0	0	0	0	0	0	0	0	0	0	0
10520	Care West Insurance Company	0	15,064	0	0	0	0	0	0	0	0	0
10510	Carolina Casualty Insurance Company	0	0	53,369	0	0	0	0	37,344	0	6,348	0
10175	Cascade National Insurance Company	0	6,430	1	0	0	1,941	163	1,631	1,935	874	0
11255	Caterpillar Insurance Company	0	0	6,171	0	0	0	0	0	0	0	0
10561	Catholic Relief Insurance Company of America (The)	0	0	0	0	0	0	0	0	0	0	0
19909	Centennial Insurance Company	0	2,283	929	(14)	0	126	0	416	126	112	0
20230	Central Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20249	Central National Insurance Company of Omaha (The)	0	0	0	0	0	0	0	0	0	0	0
34274	Central States Indemnity Co. of Omaha	0	0	0	0	0	0	0	0	0	0	0
34649	Centre Insurance Company	0	0	0	0	0	437	0	0	158	0	0
42765	Centurion Casualty Company	0	0	0	0	0	0	0	0	0	0	0
11711	Century American Casualty Company	0	0	0	0	0	0	0	0	0	0	0
20710	Century Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
35130	Century Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
26905	Century-National Insurance Company	0	0	65	0	0	3,785	0	54,179	2,987	28,106	0

Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Products Liability	Private Passenger Auto No-Fault	Other Commercial Private Passenger Auto Liab	Other Commercial No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Physical Damage	Aircraft
10642	Cherokee Insurance Company	0	0	0	0	0	0	0	0	0	0
22810	Chicago Insurance Company	0	0	1,359	0	0	0	0	0	0	0
34886	Chiyoda Fire & Marine Ins Co, Ltd. (The) (US Branch)	0	0	0	0	0	0	0	0	0	0
12777	Chubb Indemnity Insurance Company	0	0	0	0	0	0	0	0	0	0
10052	Chubb National Insurance Company	0	0	0	0	0	0	0	0	0	0
10669	Church Insurance Company (The)	0	0	0	0	0	0	0	0	0	0
18767	Church Mutual Insurance Company	0	16,027	1,489	0	0	0	2,288	0	488	0
10677	Cincinnati Insurance Company (The)	0	1,040	158	98	0	0	290	0	121	1,089
42242	Citation Insurance Company	0	0	0	0	0	0	0	0	0	0
10315	Civic Property and Casualty Company	0	1,922	203	0	0	0	27	0	12	0
10693	Civil Service Employees Insurance Company	0	0	1,872	0	0	15,816	0	0	13,408	0
36412	Claremont Liability Insurance Company	0	0	(66)	0	0	0	0	0	0	0
20532	Clarendon National Insurance Company	0	175,785	26,415	0	0	23,385	6	30,956	20,672	11,043
25070	Clearwater Insurance Company	0	0	0	0	0	0	0	0	0	0
25089	Coast National Insurance Company	0	0	0	0	0	307,173	0	0	179,153	0
31887	Coface North America Ins Co.	0	0	0	0	0	0	0	0	0	0
33197	Cologne Reinsurance Company of America	0	0	0	0	0	0	0	0	0	0
34347	Colonial American Casualty and Surety Company	0	0	0	0	0	0	0	0	0	0
10758	Colonial Surety Company	0	0	0	0	0	0	0	0	0	0
27812	Columbia Insurance Company	0	0	2	0	0	0	3,732	0	822	0
19410	Commerce and Industry Insurance Company	0	286,501	822	96	0	0	1	5,031	0	885
13161	Commerce West Insurance Company	0	0	58	0	0	22,618	0	6,829	17,520	2,302
32280	Commercial Casualty Insurance Company	0	116	0	0	0	0	0	0	0	0
38385	Commercial Guaranty Insurance Company	0	0	0	0	0	0	0	0	0	0
20818	Commercial Insurance Company of Newark, New Jersey	0	0	0	0	0	0	0	0	0	0
18732	Commercial Loan Insurance Corporation	0	0	0	0	0	0	0	0	0	0
10220	Commonwealth Insurance Company of America	0	0	0	0	0	0	0	0	0	0
21989	Compass Insurance Company	0	0	0	0	0	0	0	0	0	0
34711	Computer Insurance Company	0	0	0	0	0	0	0	0	0	0
12177	CompWest Insurance Company	0	1,020	0	0	0	0	0	0	0	0
24961	Connie Lee Insurance Company	0	0	0	0	0	0	0	0	0	0
32190	Constitution Insurance Co	0	(3)	(878)	7	0	0	(67)	0	(20)	0
20443	Continental Casualty Company	0	36,579	157,981	661	0	0	16,234	0	1,311	0
39551	Continental Heritage Insurance Company	0	0	0	0	0	0	0	0	0	0
35289	Continental Insurance Company (The)	0	(523)	440	4	0	0	0	0	0	0 (1,658)
28258	Continental National Indemnity Company	0	0	0	0	0	129	0	0	4	0
20923	Continental Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0
37206	Contractors Bonding and Insurance Company	0	0	2	1	0	0	0	1	0	0
22730	Converium Insurance (North America) Inc.	0	0	867	0	0	354	0	17,968	255	4,993
39136	Converium Reinsurance (North America) Inc.	0	0	0	0	0	0	0	0	0	4,594
21318	Coregis Insurance Company	0	2,059	4	0	0	0	0	62	0	8
20044	Cornhusker Casualty Company	0	0	0	0	0	0	0	0	0	0
18961	Crestbrook Insurance Company	0	0	0	0	0	0	0	0	0	0
14010	Crusader Insurance Company	0	0	1,450	0	0	0	0	0	0	0
10855	Cypress Insurance Company	0	20,054	0	0	0	0	0	0	0	0

Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Liability	Products Liability	Private Passenger Auto No-Fault	Other Private Passenger Auto Liab	Commercial Auto No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Physical Damage	Air-craft
41483	Farmington Casualty Company	0	0	0	0	0	0	0	0	0	0	0
13838	Farmland Mutual Insurance Company	0	(2)	142	0	0	0	0	196	0	53	0
20281	Federal Insurance Company	0	212,503	247,253	43,053	0	0	0	32,155	177	7,974	(161)
13935	Federated Mutual Insurance Company	0	0	25,842	4,270	0	0	0	20,417	0	5,105	0
11118	Federated Rural Electric Insurance Corporation	0	42	149	0	0	0	0	34	0	4	0
28304	Federated Service Insurance Company	0	0	1,991	213	0	0	0	978	0	335	0
35270	Fidelity and Casualty Company of New York (The)	0	0	0	0	0	0	0	0	0	0	0
39306	Fidelity and Deposit Company of Maryland	0	4,191	1,898	0	0	0	0	474	0	336	0
25180	Fidelity National Insurance Company	0	1	96	0	0	4,685	0	0	3,832	0	0
16578	Fidelity National Property and Casualty Insurance Company	0	0	0	0	0	18	0	0	(111)	15	0
35386	Fidelity and Guaranty Insurance Company	0	25,263	1,464	736	0	0	0	2,946	0	636	0
25879	Fidelity and Guaranty Insurance Underwriters, Inc.	0	703	2,474	475	0	0	0	1,642	0	353	0
12815	Financial Guaranty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19852	Financial Indemnity Company	0	0	0	0	0	56,288	0	38,639	35,731	11,022	0
31453	Financial Pacific Insurance Company	0	0	1,189	0	0	0	0	10,585	0	4,315	0
18287	Financial Security Assurance Inc.	0	0	0	0	0	0	0	0	0	0	0
21660	Fire Insurance Exchange	0	0	2,643	0	0	0	0	0	0	0	0
21873	Fireman's Fund Insurance Company	0	11,787	107,541	9,695	0	14,711	0	700	13,096	281	(22)
21903	Fireman's Fund Insurance Company of Texas	0	0	0	0	0	(1)	0	0	(6)	0	0
20850	Firemen's Insurance Company of Newark, New Jersey	0	0	0	0	0	0	0	0	0	0	0
11099	First American Home Buyers Protection Corp	0	0	0	0	0	0	0	0	0	0	0
37710	First American Property & Casualty Insurance Co	0	0	0	0	0	0	0	0	0	0	0
34525	First American Specialty Insurance Company	0	0	1,314	0	0	26	0	0	13	0	0
11177	First Financial Insurance Company	0	0	10,086	0	0	7	0	0	(2)	0	0
33588	First Liberty Insurance Corporation (The)	0	2,261	0	0	0	0	0	0	0	0	0
24724	First National Insurance Company of America	0	17,322	548	181	0	1,526	0	10,137	1,164	2,239	0
21822	First State Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13978	Florists' Mutual Insurance Company	0	13,759	1,186	0	0	0	0	2,470	0	1,089	0
38776	Folksamerica Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
11185	Foremost Ins Co Grand Rapids, Michigan	0	0	2,960	0	0	15,611	0	0	23,172	0	0
11800	Foremost Property and Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
29688	Forestview Mortgage Insurance Co.	0	0	0	0	0	0	0	0	0	0	0
38830	Fort Wayne Health & Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34266	Frontier Insurance Company	0	(24)	18	0	0	0	0	2	0	0	0
22969	GE Reinsurance Corp	0	0	0	0	0	0	0	0	0	0	0
29823	GE Residential Mortgage Ins Corporation of North Carolina	0	0	0	0	0	0	0	0	0	0	0
41491	GEICO Casualty Company	0	0	0	0	0	31,987	0	0	17,389	0	0
35882	GEICO General Insurance Company	0	0	0	0	0	130,236	0	2	121,358	0	0
22055	GEICO Indemnity Company	0	0	0	0	0	43,697	0	0	35,510	0	0
11044	GMAC Insurance Company Online, Inc.	0	0	0	0	0	3,663	0	0	2,949	0	0

## Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Liability	Products Liability	Private Passenger Auto No-Fault	Other Private Passenger Auto Liab	Commercial No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Auto Physical Damage	Air-craft
10201	Galway Insurance Company	0	0	0	0	1	4,034	0	0	1,743	0	0
24414	General Casualty Company of Wisconsin	0	685	38	0	0	0	0	89	0	30	0
16675	General Electric Mortgage Ins Corporation of North Carolina	0	0	0	0	0	0	0	0	0	0	0
38458	General Electric Mortgage Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
30007	General Fidelity Insurance Company	0	0	0	0	0	0	0	0	0	0	0
37931	General Fire & Casualty Company	0	0	0	0	0	0	0	4,469	0	2,376	0
24732	General Insurance Company of America	0	235	15,971	315	0	0	0	7,696	0	1,931	0
22039	General Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	6,496
39322	General Security National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11967	General Star National Insurance Company	0	0	8,721	0	0	0	0	0	0	0	0
11231	Generali Assicurazioni Generali S.P.A. (U.S. Branch)	0	0	0	0	0	643	0	1	160	0	0
38962	Genesis Insurance Company	0	0	19,984	68	0	0	0	1,989	0	0	0
10799	GeoVera Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41343	Gerling America Insurance Company	0	0	164	173	0	0	0	0	0	0	0
11266	Gerling Global Reinsurance Corp U.S. Branch	0	0	0	0	0	0	0	0	0	0	0
21032	Gerling Global Reinsurance Corp of America	0	0	0	0	0	0	0	0	0	0	0
11282	Germantown Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34622	Glens Falls Insurance Company (The)	0	232	874	0	0	32,995	0	0	22,361	1	0
11304	Global Surety & Insurance Co.	0	0	0	0	0	0	0	0	0	0	0
39861	Golden Bear Insurance Company	0	0	18,727	0	0	0	0	3,326	0	0	0
10836	Golden Eagle Insurance Corporation	0	3	16,857	4	0	0	0	2,475	0	938	0
22063	Government Employees Insurance Company	0	0	3,789	0	0	79,736	0	2	76,855	0	0
22098	Grain Dealers Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22101	Grange Insurance Association	0	0	1,200	0	0	8,223	0	1,053	6,574	417	0
23809	Granite State Insurance Company	0	123,619	3,868	412	0	98,051	0	2,795	67,234	371	0
25984	Graphic Arts Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36307	Gray Insurance Company (The)	0	0	0	0	0	0	0	0	0	0	0
26832	Great American Alliance Insurance Co	0	850	2,848	(1)	0	456	0	39	487	7	0
26344	Great American Assurance Company	0	593	39,897	21	0	0	0	5,240	1	3,404	0
10646	Great American Contemporary Insurance Company	0	0	0	0	0	0	0	0	0	0	0
16691	Great American Insurance Company	0	6	45,613	86	0	2,009	0	638	1,797	2,658	0
22136	Great American Insurance Company of New York	0	11,012	169	33	0	342	0	467	1,360	118	0
38580	Great American Protection Insurance Co	0	0	0	0	0	0	0	0	0	0	0
31135	Great American Security Insurance Company	0	0	0	0	0	0	0	0	0	0	0
33723	Great American Spirit Insurance Company	0	0	110	0	0	20	0	0	9	0	0
25224	Great Divide Insurance Company	0	0	3,396	302	0	0	0	0	0	0	0
20303	Great Northern Insurance Company	0	2,813	206	237	0	0	0	816	0	206	0
11371	Great West Casualty Company	0	417	286	0	0	0	0	15,947	0	4,580	0
22322	Greenwich Insurance Company	0	52	26,290	1,113	0	4,162	0	5,645	2,898	1,005	0
40541	Grocers Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11398	Guarantee Insurance Company	0	0	0	0	0	0	0	0	0	0	0
15032	Guideone Mutual Insurance Co	0	43,529	5,564	0	0	205	0	4,111	113	1,084	0
14559	Guideone Specialty Mutual Ins Co	0	0	278	0	0	28	0	0	5	0	0
22217	Gulf Insurance Company	0	9,102	26,405	38	0	0	0	1,590	0	604	0
22292	Hanover Insurance Company (The)	0	100	252	0	0	81	0	96	50	33	0

Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com- Pensation	Other Liability	Products Liability	Private Passenger Auto No-Fault	Other Private Passenger Auto Liab	Commercial No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Physical Damage	Air- craft
21806	Harbor Specialty Insurance Company	0	59,776	0	0	0	27,563	0	0	9,826	0	0
26433	Harco National Insurance Company	0	7,656	3,461	2	0	0	0	11,861	0	2,646	0
23582	Harleysville Insurance Company	0	0	0	0	0	0	0	0	0	0	0
14168	Harleysville Mutual Insurance Company	0	0	0	0	0	32	0	0	(37)	0	0
22357	Hartford Accident and Indemnity Company	0	1,153	820	3	0	(5)	0	80	0	46	0
29424	Hartford Casualty Insurance Company	0	39,280	25,231	88	0	28,901	0	25,622	23,383	8,950	0
19682	Hartford Fire Insurance Company	0	40,106	53,630	(9,919)	0	(6)	0	36,335	0	9,716	8,647
37478	Hartford Insurance Company of the Midwest	0	73,451	2,358	1,215	0	(3)	0	0	0	0	0
11452	Hartford Steam Boiler Inspection and Ins Co (The)	0	0	17	0	0	0	0	0	0	0	0
30104	Hartford Underwriters Insurance Company	0	43,165	1,038	8	0	65,047	0	1,322	48,324	466	0
22438	Hawaiian Ins & Guaranty Company, Limited (The)	0	0	27	0	0	23,411	0	0	3,515	0	0
32077	Heritage Casualty Insurance Company	0	0	51	0	0	0	0	0	0	0	0
39527	Heritage Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
11005	Homesite Insurance Co of California	0	0	0	0	0	0	0	0	0	0	0
22578	Horace Mann Insurance Company	0	0	733	0	0	8,993	0	0	7,795	0	0
22756	Horace Mann Property & Casualty Insurance Co	0	0	14	0	0	6,836	0	0	6,218	0	0
38849	Houston General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25054	Hudson Insurance Company	0	0	15,527	0	0	43,172	0	10	29,830	6	0
10048	Hyundai Marine & Fire Insurance Co., Ltd.	0	0	0	0	0	0	0	0	0	0	0
29068	IDS Property Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11487	Imperial Casualty and Indemnity Company	0	3	0	0	0	0	0	0	0	0	0
25550	Indemnity Company of California	0	0	0	0	0	0	0	0	0	0	0
43575	Indemnity Insurance Company of North America	0	27,133	251	0	0	187	0	625	30	238	0
14265	Indiana Lumbermens Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21075	Industrial Underwriters Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22268	Infinity Insurance Company	0	0	0	0	0	215,278	0	0	139,937	0	0
10068	Infinity National Insurance Company	0	0	0	0	0	8,736	0	0	8,300	0	0
20260	Infinity Select Insurance Company	0	0	0	0	0	0	0	0	16,430	0	0
19429	Ins Co of the State of Pennsylvania (The)	0	49,655	166,701	43	0	5,403	0	49,662	2,969	9,275	12,617
26700	Insurance Company of Illinois	0	0	0	0	0	0	0	0	0	0	0
22713	Insurance Company of North America	0	1,407	49	72	0	0	0	9	0	3	0
27847	Insurance Company of the West	0	28,541	0	0	0	810	0	0	4,317	108	0
37257	Insurance Corporation of Hannover	0	0	4,070	146	0	1,012	0	3,270	474	785	0
18341	Insurance Corporation of New York (The)	0	2,191	(1)	0	0	1,204	0	(262)	213	0	0
29742	Integon National Insurance Company	0	0	0	0	0	148	0	0	137	0	0
31488	Integon Preferred Insurance Company	0	0	0	0	0	8,624	0	2,745	6,774	766	0
15598	Interinsurance Exchange of the Automobile Club	0	0	9,230	0	0	893,456	0	0	803,461	0	0
24139	International Business & Mercantile REassurance Co	0	527	0	0	0	0	0	0	0	0	0
11592	International Fidelity Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22837	Interstate Indemnity Company	0	0	255	0	0	211	0	12,854	136	3,419	0

Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Products Liability	Other Products Liability	Private Passenger Auto No-Fault	Other Private Passenger Auto Liab	Commercial Auto No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Auto Physical Damage	Air-craft
11630	Jefferson Insurance Company	0	0	11	0	0	188	0	0	68	0	0
14354	Jewelers Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20885	Kansas City Fire and Marine Insurance Company	0	0	0	0	0	0	0	0	0	0	0
27138	Kemper Casualty Insurance Company	0	0	(33)	(33)	0	0	0	0	0	0	0
15563	Kemper Employers Insurance Company	0	80,176	0	0	0	0	0	0	0	0	0
10914	Kemper Independence Insurance Company	0	518	2,526	0	0	30,955	0	0	22,867	0	0
26077	Lancer Insurance Company	0	0	1,428	0	0	366	1	16,286	183	3,324	0
35637	Landmark Insurance Company	0	0	900	0	0	0	0	0	0	0	0
37800	LG Ins Co, Limited (United States Branch)	0	0	0	0	0	0	0	0	0	0	0
33600	LM Insurance Corporation	0	11,915	7	12	0	0	0	90	0	13	0
35246	Laurier Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
36706	Lawyers' Mutual Insurance Company	0	0	53,451	0	0	0	0	0	0	0	0
11738	Leader Insurance Company	0	0	0	0	0	18,124	0	4,590	8,855	855	0
37940	Lexington National Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
42404	Liberty Insurance Corporation	0	98,415	3,570	571	0	0	0	1,409	0	348	0
19917	Liberty Insurance Underwriters Inc.	0	0	33,791	0	0	0	0	0	0	0	0
23035	Liberty Mutual Fire Insurance Company	0	99,217	19,401	4,934	0	114,752	0	34,855	97,868	1,335	0
23043	Liberty Mutual Insurance Company	0	21,470	30,016	2,663	0	415	0	28,521	0	260	10,618
41939	Liberty Northwest Insurance Corp	0	5,959	0	0	0	0	0	0	0	0	0
33855	Lincoln General Insurance Company	0	0	70,180	0	0	35,298	1	72,791	14,036	15,019	0
14435	Lumber Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23108	Lumbermen's Underwriting Alliance	0	5,631	2	7	0	0	0	25	0	0	0
35769	Lyndon Property Insurance Company	0	0	95	0	0	0	0	0	0	50	0
23825	MBIA Insurance Corp. of Illinois	0	0	0	0	0	0	0	0	0	0	0
12041	MBIA Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
22241	MEDMARC Casualty Insurance Company	0	0	0	1,432	0	0	0	0	0	0	0
32089	MEDMARC Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
40150	MGA Insurance Company, Inc.	0	0	0	0	0	0	0	1	0	0	0
10682	MGIC Credit Assurance Corporation	0	0	0	0	0	0	0	0	0	0	0
18740	MGIC Indemnity Corporation	0	0	0	0	0	0	0	0	0	0	0
10666	MGIC Mortgage Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
16470	MGIC Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
10252	MGIC Residential Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
38660	MIC General Insurance Corporation	0	0	0	0	0	7,518	0	0	6,424	0	0
38601	MIC Property and Casualty Insurance Corporation	0	0	0	0	0	0	0	0	0	993	0
42269	Majestic Insurance Company	0	92,739	0	0	0	0	0	0	0	0	0
36897	Manufacturers Alliance Insurance Company	0	1,139	0	0	0	0	0	0	0	0	0
23876	Mapfre Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
29998	Marine Indemnity Insurance Company of America	0	0	0	0	0	0	0	0	0	0	0
28932	Markel American Insurance Company	0	0	8,315	399	0	858	0	222	830	71	0
38970	Markel Insurance Company	0	0	3,478	158	0	0	0	4,592	0	483	0
19356	Maryland Casualty Company	0	246	21	0	0	297	0	3,292	32	1,587	0
22306	Massachusetts Bay Insurance Company	0	0	85	(7)	0	0	0	47	0	9	0
22152	Mayflower Insurance Company, Ltd. (The)	0	0	0	0	0	0	0	0	0	0	0
33391	Medical Assurance Company, Inc. (The)	0	0	0	0	0	0	0	0	0	0	0



Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Liability	Products Liability	Private Passenger Auto No-Fault	Other Private Passenger Auto Liab	Commercial No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Auto Physical Damage	Air-craft
32433	Medical Insurance Exchange of California	0	0	251	0	0	0	0	0	0	0	0
11843	Medical Protective Company (The)	0	0	366	0	0	0	0	0	0	0	0
33650	Mendota Insurance Company	0	0	0	0	0	37	0	0	116	0	0
31968	Merastar Insurance Company	0	0	7	0	0	3,700	0	0	2,603	0	0
15768	Merced Mutual Insurance Company	0	0	134	0	0	0	0	0	0	0	0
14494	Merchants Bonding Company (Mutual)	0	0	65	0	0	0	0	0	0	0	0
11908	Mercury Casualty Company	0	0	4,323	0	0	260,261	0	50,674	177,246	22,994	0
27553	Mercury Insurance Company	0	0	0	0	0	667,302	0	0	480,207	0	0
24821	Meritplan Insurance Company	0	0	0	0	0	0	0	0	0	46,284	0
25321	Metropolitan Direct Property and Casualty Ins Co	0	0	95	0	0	27,574	0	0	30,680	0	0
34339	Metropolitan Group Property and Casualty Ins Co	0	0	0	0	0	0	0	0	0	0	0
14508	Michigan Millers Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21687	Mid-Century Insurance Company	0	109,774	515	0	0	4,284	0	14,680	1,972	6,412	0
27480	Mid-State Mutual Insurance Company	0	0	21	0	0	0	0	0	0	0	0
36650	Mid-State Surety Corporation	0	0	0	0	0	0	0	0	0	0	0
23434	Middlesex Insurance Company	0	10,959	1	0	0	0	0	2	0	1	0
20451	MidStates ReInsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
23612	Midwest Employers Casualty Company	0	0	0	0	0	0	0	0	0	0	0
42234	Minnesota Lawyers Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20362	Mitsui Sumitomo Insurance Company of America	0	18,680	6,370	625	0	0	0	6,489	0	1,138	2,006
22551	Mitsui Sumitomo Insurance USA Inc.	0	12,889	2,024	349	0	0	0	921	0	97	0
23655	Modern Service Insurance Company	0	0	0	0	0	4,468	0	0	3,145	0	0
23540	Monterey Insurance Company	0	0	454	0	0	0	0	12,114	0	1,280	0
31232	Monumental General Casualty Company	0	0	0	0	0	0	0	0	0	0	0
29858	Mortgage Guaranty Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
22012	Motors Insurance Corporation	0	0	0	0	0	0	0	0	0	4,531	0
35947	Mt. McKinley Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23647	Mutual Service Casualty Insurance Company	0	0	1,558	26	0	550	0	268	149	100	0
25240	NAU Country Insurance Company	0	0	0	0	0	0	0	0	0	0	0
15865	NCMIC Insurance Company	0	0	1,512	0	0	0	0	0	0	0	0
30945	National Alliance Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23663	National American Insurance Company	0	53	125	5	0	0	0	423	0	54	0
23671	National American Insurance Company of California	0	11	0	0	0	12,079	0	(71)	2,561	0	0
11991	National Casualty Company	0	0	16,175	0	0	0	0	5,256	0	173	0
10243	National Continental Insurance Company	0	0	0	0	0	0	0	26,469	0	0	0
16217	National Farmers Union Property and Casualty Co	0	2,535	1,768	0	0	0	0	188	0	45	0
23752	National Farmers Union Standard Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20478	National Fire Insurance Company of Hartford	0	13,731	559	302	0	0	0	359	0	34	0
42447	National General Assurance Company	0	0	0	0	0	0	0	0	0	0	0
23728	National General Insurance Company	0	0	0	0	0	54,454	0	0	62,140	0	0

## Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Liability	Products Liability	Private Passenger Auto No-Fault	Other Private Passenger Auto Liab	Commercial No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Physical Damage	Air-craft
20087	National Indemnity Company	0	0	5	1	0	0	0	60	0	46	10,782
23736	National Insurance Underwriters	0	0	0	0	0	0	0	0	0	0	0
32620	National Interstate Insurance Company	0	14,875	209	0	0	506	0	8,598	1,795	2,262	0
20052	National Liability & Fire Insurance Company	0	5,584	313	156	0	0	0	12,781	0	2,378	3,785
34835	National Reinsurance Corporation (The)	0	0	0	0	0	0	0	0	0	0	0
12114	National Security Fire and Casualty Company	0	0	0	0	0	0	0	0	0	0	0
22608	National Specialty Insurance Company	0	0	0	0	0	0	0	274	0	2,780	0
21881	National Surety Corporation	0	7,001	2,534	229	0	0	0	2,130	0	450	0
19445	National Union Fire Ins Co of Pittsburgh, PA	0	168,481	669,425	4,195	0	(151)	0	28,476	0	516	30,333
26093	Nationwide Affinity Insurance Co of America	0	0	0	0	0	429	0	0	204	0	0
28223	Nationwide Agribusiness Insurance Company	0	856	4,638	69	0	0	0	10,793	0	1,920	0
10723	Nationwide Assurance Co	0	0	0	0	0	12	0	0	(2)	0	0
23760	Nationwide General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25453	Nationwide Insurance Co of America	0	0	0	0	0	0	0	0	0	0	0
23779	Nationwide Mutual Fire Insurance Company	0	53	1	0	0	11,091	0	0	7,591	0	0
23787	Nationwide Mutual Insurance Company	0	1	6,137	1,638	0	61,609	0	45,469	41,308	14,134	0
37877	Nationwide Property and Casualty Insurance Company	0	0	0	0	0	2,557	0	0	1,750	0	0
42307	Navigators Insurance Company	0	0	22,343	0	0	0	0	0	0	0	0
10317	Neighborhood Spirit Property and Casualty Company	0	3,234	1,442	0	0	0	0	26	0	17	0
24171	Netherlands Insurance Company (The)	0	0	17	0	0	0	0	24,244	0	6,766	0
41629	New England Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
23841	New Hampshire Insurance Company	0	3,543	4,740	224	0	35	0	10,234	23	2,119	(2)
16608	New York Marine and General Insurance Company	0	0	728	0	0	0	0	0	0	0	(22)
24643	Newark Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24848	Newport Insurance Company	0	0	0	0	0	0	0	0	0	3,427	0
35106	Niagara Fire Insurance Company	0	79	0	0	0	0	0	0	0	0	0
12190	Nipponkoa Insurance Company Of America	0	0	0	0	0	0	0	0	0	0	0
27073	Nipponkoa Insurance Company, Limited	0	5,610	1,153	338	0	108	0	672	129	502	0
33200	Norcal Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
31470	NorGUARD Insurance Company	0	0	0	0	0	0	0	0	0	0	0
29700	North American Elite Insurance Co	0	0	0	0	0	0	0	0	0	20	0
29874	North American Specialty Insurance Company	0	92	1,144	(140)	0	0	0	5	0	1	3,427
27740	North Pointe Insurance Company	0	0	0	0	0	(7)	0	0	(2)	0	0
21105	North River Insurance Company (The)	0	3,602	4,324	193	0	0	0	52	0	5	0
22047	North Star Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
36455	Northbrook Indemnity Company	0	0	1,579	0	0	0	0	0	0	0	0
38369	Northern Assurance Company of America (The)	0	7	0	0	0	3	0	0	3	0	0
19372	Northern Insurance Company of New York	0	618	432	0	0	(1)	0	4,892	1	2,159	0
24031	Northland Casualty Company	0	0	59	0	0	0	0	0	0	0	0
24015	Northland Insurance Company	0	0	2,098	131	0	63	0	18,043	37	5,988	0
43583	Northwest Physicians Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23914	Northwestern National Ins Co of Milwaukee, Wis	0	0	0	0	0	0	0	0	0	0	0
20338	Northwestern Pacific Indemnity Company	0	12	266	0	0	5,036	0	(3)	8,234	0	0
34630	Oak River Insurance Company	0	9,811	0	0	0	0	0	0	0	0	0
23248	Occidental Fire & Casualty Co of North Carolina	0	0	0	0	0	4,739	0	0	1,094	0	0

Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Liability	Products Liability	Private Passenger No-Fault	Other Private Passenger Auto Liab	Commercial No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Physical Damage	Air-craft
12360	Ocean Harbor Casualty Insurance Company	0	0	0	0	0	5,593	0	0	1,619	0	0
23680	Odyssey America Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
26565	Ohio Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
24147	Old Republic Insurance Company	0	47,845	56,114	3,067	0	0	0	4,939	0	1,351	11,176
35424	Old Republic Security Assurance Company	0	0	0	0	0	0	0	0	0	0	0
40444	Old Republic Surety Company	0	0	10	0	0	0	0	0	0	0	0
37060	Old United Casualty Company	0	0	0	0	0	0	0	0	0	0	0
12254	Omaha Indemnity Company (The)	0	0	0	0	0	0	0	0	0	0	0
37540	Omaha Property and Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
39098	Omni Insurance Company	0	0	0	0	0	12,802	0	0	10,510	0	0
20621	OneBeacon America Insurance Company	0	0	9,149	0	0	4	0	2,006	0	638	0
21970	OneBeacon Insurance Company	0	(305)	1,191	(3)	0	7	0	2,271	1	718	0
14907	Oregon Mutual Insurance Company	0	0	3,461	435	0	2,523	0	766	2,027	177	0
33030	Ormond Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
10019	Overseas Partners US Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
22748	Pacific Employers Insurance Company	0	2,944	731	0	0	0	0	1,186	0	0	0
10222	PACO Assurance Company, Inc.	0	0	0	0	0	0	0	0	0	0	0
39675	PMA Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
27251	PMI Mortgage Insurance Co.	0	0	0	0	0	0	0	0	0	0	0
29807	PXRE Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
20346	Pacific Indemnity Company	0	11,162	724	(51)	0	0	0	310	0	68	0
37338	Pacific Insurance Company	0	0	0	0	0	0	0	0	0	0	0
40550	Pacific Pioneer Insurance Company	0	0	0	0	0	492	0	0	41	0	0
11048	Pacific Property and Casualty Company	0	0	336	0	0	8,566	0	0	6,010	0	0
10887	Pacific Select Property Insurance Co	0	0	0	0	0	0	0	0	0	0	0
37850	Pacific Specialty Insurance Company	0	0	4,292	0	0	11,680	0	0	10,045	0	0
38636	Partner Reinsurance Company of the U.S.	0	0	0	0	0	0	0	0	0	0	0
10006	PartnerRe Insurance Company of New York	0	0	0	0	0	0	0	0	0	0	0
22250	Pathfinder Insurance Company	0	0	0	0	0	0	0	0	0	0	0
18333	Peerless Indemnity Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24198	Peerless Insurance Company	0	21	9,171	960	0	0	0	53,227	0	16,304	0
32859	Penn-America Insurance Company	0	0	3,803	494	0	0	0	0	0	0	0
21962	Pennsylvania General Insurance Company	0	0	1	0	0	(4)	0	45	(6)	13	0
14974	Pennsylvania Lumbermens Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41424	Pennsylvania Manufacturers Indemnity Company	0	77	106	0	0	0	0	0	0	0	0
12262	Pennsylvania Manufacturers' Association Ins Co	0	3,761	0	0	0	0	0	215	0	48	0
37648	Permanent General Assurance Corporation	0	0	0	0	0	40,142	0	0	30,100	0	0
12297	Petroleum Casualty Company	0	1,289	0	0	0	0	0	0	0	0	0
18058	Philadelphia Indemnity Insurance Company	0	0	46,391	0	0	0	0	2,026	0	1,354	0
12319	Philadelphia Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
18619	Platte River Insurance Company	0	0	3,916	0	0	0	0	0	0	0	0
14460	Podiatry Insurance Company of America, a Mutual Company	0	0	31	0	0	0	0	0	0	0	0
40134	Potomac Insurance Company of Illinois	0	0	0	0	0	0	0	0	0	0	0
10900	Preferred Employers Insurance Company	0	191,407	0	0	0	0	0	0	0	0	0
36234	Preferred Professional Insurance Company	0	343	302	0	0	0	0	0	0	0	0

## Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Liability	Products Liability	Private Passenger Auto No-Fault	Other Private Passenger Auto Liab	Commercial No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Physical Damage	Air-craft
12513	Professional Liability Ins Co of America	0	0	0	0	0	0	0	0	0	0	0
33359	Professional Liability Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34487	Professional Underwriters Liability Ins Co	0	0	0	0	0	0	0	0	0	0	0
29017	Professionals Advocate Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24260	Progressive Casualty Insurance Company	0	0	10,767	0	0	23,663	0	176,412	17,979	44,686	0
44288	Progressive Choice Insurance Company	0	0	0	0	0	137,527	0	0	89,518	0	0
16322	Progressive Halcyon Insurance Company	0	0	2	0	0	27	0	0	76	0	0
11851	Progressive Home Insurance Company	0	0	0	0	0	204	0	0	86	0	0
37605	Progressive Marathon Insurance Company	0	0	0	0	0	37,882	0	0	32,407	0	0
42919	Progressive Northwestern Insurance Company	0	0	0	0	0	0	0	0	0	0	0
32786	Progressive Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
27804	Progressive West Insurance Company	0	0	250	0	0	169,769	0	0	145,087	0	0
34690	Property and Casualty Insurance Co of Hartford	0	0	0	0	0	(2)	0	0	1	0	0
12416	Protective Insurance Company	0	914	0	0	0	0	0	0	0	0	0
24295	Providence Washington Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36439	Prudential Commercial Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36447	Prudential General Insurance Company	0	0	0	0	0	1	0	0	0	0	0
32352	Prudential Property and Casualty Insurance Company	0	0	143	0	0	8,037	0	0	6,085	0	0
15059	Public Service Mutual Insurance Company	0	646	778	0	0	0	0	0	0	0	0
35157	Putnam Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
39217	QBE Insurance Corporation	0	0	4,795	0	0	26,365	0	1,908	14,121	0	0
10219	QBE Reinsurance Corporation	0	0	0	0	0	1,638	0	0	1,098	0	0
10829	Quadrant Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
28860	RLI Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
13056	RLI Insurance Company	0	0	7,963	738	0	0	0	8,208	0	867	0
36250	Radian Asset Assurance Inc.	0	0	0	0	0	0	0	0	0	0	0
33790	Radian Guaranty Inc.	0	0	0	0	0	0	0	0	0	0	0
38512	Rampart Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41580	Red Shield Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22314	RSUI Indemnity Company	0	0	59,022	0	0	0	0	0	0	0	0
37303	Redland Insurance Company	0	48,422	0	0	0	7,112	0	0	145	0	0
11673	Redwood Fire and Casualty Insurance Company	0	27,930	0	0	0	0	0	4,138	0	689	0
24449	Regent Insurance Company	0	581	0	1	0	0	0	54	0	18	0
26549	Reinsurance Company of America, Inc.	0	3,810	0	0	0	0	0	0	0	0	0
22179	Republic Indemnity Company of America	0	41,526	0	0	0	0	0	0	0	0	0
43753	Republic Indemnity Company of California	0	267,695	0	0	0	13,459	0	0	6,993	0	0
38318	Republic Insurance Company	0	0	0	0	0	0	0	0	0	0	0
28452	Republic Mortgage Insurance Company	0	0	0	0	0	0	0	0	0	0	0
31089	Republic Western Insurance Company	0	0	0	0	0	(1)	0	(26)	0	0	0
15776	Residence Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10287	Residential Guaranty Co.	0	0	0	0	0	0	0	0	0	0	0
10970	Response Indemnity Company of California	0	0	0	0	0	373	0	0	345	0	0
43044	Response Insurance Company	0	0	0	0	0	33	0	0	27	0	0
26050	Response Worldwide Insurance Company	0	0	0	0	0	1,043	0	0	817	0	0
36684	Riverport Insurance Company	0	0	9,995	271	0	0	0	2,409	0	987	0

Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com- Pensation	Other Liability	Products Liability	Private Passenger Auto No-Fault	Other Private Passenger Auto Liab	Commercial Auto No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Auto Physical Damage	Air- craft
12491	Rochdale Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22128	Rocky Mountain Fire & Casualty Company	0	0	2	0	0	0	0	11	0	5	0
24678	Royal Indemnity Company	0	871	(2,398)	(199)	0	178	0	(904)	353	179	(982)
39039	Rural Community Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24740	SAFECO Insurance Company of America	0	954	11,887	0	0	174,559	0	0	122,761	0	0
39012	SAFECO Insurance Company of Illinois	0	540	0	0	0	323	0	0	300	0	0
15105	Safety National Casualty Corporation	0	12,906	0	0	0	0	0	0	0	0	0
10939	Safeway Direct Insurance Company	0	0	0	0	0	2,301	0	0	1,745	0	0
30058	SCOR Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
10352	SCPIE Indemnity Company	0	0	1,398	0	0	0	0	0	0	0	0
12521	Safeway Insurance Company	0	0	0	0	0	22,848	0	0	15,134	0	0
25640	Safeway Insurance Company of Georgia	0	0	0	0	0	0	0	0	0	0	0
40460	Sagamore Insurance Company	0	0	0	0	0	0	0	1,368	0	444	0
38300	Samsung Fire & Marine Ins Co., Ltd. (U.S. Branch)	0	0	0	0	0	0	0	0	0	0	0
10837	San Diego Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21911	San Francisco Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
15580	Scottsdale Indemnity Company	0	0	14,333	0	0	0	0	7,814	0	1,284	0
20354	Sea Insurance Company of America (The)	0	0	0	0	0	0	0	0	0	0	0
22535	Seaboard Surety Company	0	0	0	0	0	0	0	0	0	0	0
25763	Seaton Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24902	Security Insurance Company of Hartford	0	5,878	6,708	75	0	13	0	2,406	16	3,442	0
19879	Security National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22233	Select Insurance Company	0	0	15	0	0	0	0	353	0	120	0
10936	Seneca Insurance Company, Inc.	0	0	127	0	0	0	0	0	0	0	0
24988	Sentry Insurance, A Mutual Company	0	59,006	5,452	2,778	0	0	0	6,795	0	1,582	0
21180	Sentry Select Insurance Company	0	29,132	11,426	1,319	0	0	0	17,463	0	5,647	0
22985	Sequoia Insurance Company	0	0	4,468	0	0	5,247	0	3,590	4,431	3,143	0
35408	Sirius America Insurance Company	0	0	7	0	0	4,953	0	785	5,124	3	0
38997	Sompo Japan Fire & Marine Insurance Company of America	0	0	0	0	0	0	0	0	0	0	0
11126	Sompo Japan Insurance Company of America	0	14,892	5,378	4,614	0	310	10	3,434	184	1,206	0
19216	Southern Insurance Company	0	0	0	0	0	395	0	0	4,050	1	0
36790	Springfield Insurance Company	0	26,552	676	330	0	0	0	1,866	0	60	0
24767	St. Paul Fire and Marine Insurance Company	0	131,953	128,368	31,056	0	0	0	50,603	0	10,415	655
24775	St. Paul Guardian Insurance Company	0	12,674	1,204	744	0	0	0	1,396	0	202	0
41750	St. Paul Medical Liability Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24791	St. Paul Mercury Insurance Company	0	17,166	54,207	3,420	0	0	0	8,301	0	1,456	0
19224	St. Paul Protective Insurance Company	0	9,090	0	0	0	0	0	0	0	0	0
19070	Standard Fire Insurance Company (The)	0	475	1,996	0	0	55,211	0	0	33,648	0	0
42986	Standard Guaranty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
18023	Star Insurance Company	0	1,897	289	0	0	0	0	7,589	0	1,781	0
40045	Starnet Insurance Company	0	0	10,656	0	0	6,021	0	1,218	1,313	209	0
35076	State Compensation Insurance Fund	0	8,216,405	0	0	0	0	0	0	0	0	0
25143	State Farm Fire and Casualty Company	0	149,623	2,915	0	0	0	0	4,948	0	1,842	0
25151	State Farm General Insurance Company	0	0	101,032	0	0	0	0	0	0	0	0
25178	State Farm Mutual Automobile Insurance Company	0	0	645	0	0	1,490,350	0	63,579	1,106,153	53,671	0

Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Liability	Products Liability	Private Passenger Auto No-Fault	Other Private Passenger Auto Liab	Commercial No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Physical Damage	Air-craft
19887	Trinity Universal Insurance Company	0	0	0	0	0	437	0	0	388	0	0
41211	Triton Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41106	Triumphe Casualty Company	0	0	1	0	0	0	0	0	0	211	0
21709	Truck Insurance Exchange	0	138,594	39,225	38	0	0	0	19,770	0	6,292	0
27120	Trumbull Insurance Company	0	0	0	0	0	0	0	0	0	0	0
29459	Twin City Fire Insurance Company	0	51,844	78,968	250	0	8,921	0	4,909	7,510	1,378	0
29599	U.S. Specialty Insurance Company	0	0	9,261	0	0	0	0	0	0	0	9,752
37893	ULICO Casualty Company	0	4,522	1,260	0	0	0	0	(8)	0	(2)	0
25968	USAA Casualty Insurance Company	0	0	2,512	0	0	151,766	0	0	140,772	0	0
18600	USAA General Indemnity Company	0	0	0	0	0	6,130	0	0	6,316	0	0
10004	Ulico Standard of America Casualty Company	0	0	0	0	0	0	0	0	0	0	0
41050	Underwriter for the Professions Insurance Company	0	0	607	0	0	0	0	0	0	0	0
25798	Unigard Indemnity Company	0	6	174	8	0	513	0	935	405	299	0
25747	Unigard Insurance Company	0	(14)	8,677	317	0	12,290	0	22,812	8,705	6,975	0
28497	USPlate Glass Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11142	United Casualty Insurance Company of America	0	0	0	0	0	0	0	0	0	0	0
11770	United Financial Casualty Company	0	0	0	0	0	0	0	0	0	210	0
13021	United Fire & Casualty Company	0	0	0	0	0	0	0	0	0	0	0
16659	United Guaranty Commercial Ins Co of North Carolina	0	0	0	0	0	0	0	0	0	0	0
40525	United Guaranty Credit Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26999	United Guaranty Mortgage Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
15873	United Guaranty Residential Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11445	United National Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41335	United National Specialty Insurance Company	0	0	29	0	0	0	0	(105)	0	(10)	0
25941	United Services Automobile Association	0	0	10,814	0	0	169,203	0	0	145,484	0	0
25887	United States Fidelity and Guaranty Company	0	153,760	10,804	782	0	0	0	6,272	0	1,328	0
21113	United States Fire Insurance Company	0	152,482	13,122	861	0	0	1	19,835	0	2,961	0
25895	United States Liability Insurance Company	0	0	19,130	0	0	0	0	0	0	0	0
16063	Unitrin Auto and Home Insurance Company	0	142	26	0	0	577	0	0	400	0	0
10226	Unitrin Direct Insurance Company	0	0	0	0	0	17,044	0	0	12,352	0	0
10915	Unitrin Direct Property & Casualty Company	0	0	0	0	0	8,928	0	0	8,295	0	0
42862	Universal Casualty Company	0	0	0	0	0	0	0	0	0	0	0
13200	Universal Surety of America	0	0	0	0	0	0	0	0	0	0	0
41181	Universal Underwriters Insurance Company	0	2,096	32,370	5,325	0	0	0	22,350	1,660	19,293	0
25976	Utica Mutual Insurance Company	0	550	542	1	0	13	0	493	7	39	0
26611	Valiant Insurance Company	0	30	0	0	0	0	0	8	0	(2)	0
20508	Valley Forge Insurance Company	0	26,645	2,060	212	0	0	0	1,080	0	86	0
14133	Valley Insurance Company	0	0	3,126	528	0	2,032	0	3,025	1,986	725	0
21172	Vanliner Insurance Company	0	11,658	2,929	0	0	0	15	4,703	0	799	0
18759	Verex Assurance, Inc.	0	0	0	0	0	0	0	0	0	0	0
10815	Verlan Fire Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11762	Vesta Fire Insurance Corporation	0	0	2	0	0	23,274	0	0	18,517	0	0
42889	Victoria Fire & Casualty Company	0	0	0	0	0	296	0	0	147	0	0
20397	Vigilant Insurance Company	0	10,794	1,015	1,236	0	0	0	135	0	50	0
13137	Viking Insurance Company of Wisconsin	0	0	0	0	0	115,714	0	0	35,445	0	0

## Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Liability	Products Liability	Private Passenger Auto No-Fault	Other Private Passenger Auto Liab	Commercial No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Physical Damage	Air-craft
10079	Vintage Insurance Company	0	0	0	0	0	38	0	0	29	0	0
40827	Virginia Surety Company, Inc.	0	317,247	20,055	5,946	0	0	0	7,967	1,531	1,575	0
35971	Voyager Property and Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
32778	Washington International Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26069	Wausau Business Insurance Company	0	4,354	579	82	0	0	0	248	0	74	0
26042	Wausau Underwriters Insurance Company	0	32,171	564	117	0	0	0	2,442	0	555	0
10683	Wawanesa General Insurance Company	0	0	0	0	0	96,225	0	0	74,465	0	0
31526	Wawanesa Mutual Insurance Company (The)	0	0	0	0	0	36,206	0	0	28,924	0	0
25011	Wesco Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21121	Westchester Fire Insurance Company	0	0	30,045	4,574	0	0	0	4,048	0	0	4,428
30830	Western Diversified Casualty Insurance Company	0	0	0	0	0	0	0	0	(5)	0	0
27502	Western General Insurance Company	0	0	0	0	0	20,992	0	4,481	23,897	24,713	0
26395	Western Home Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10008	Western Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13625	Western Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24465	Western National Assurance Company	0	0	0	0	0	0	0	0	0	0	0
10997	Western Select Insurance Company	0	0	1	0	0	0	0	0	0	0	0
13188	Western Surety Company	0	0	376	0	0	0	0	0	0	0	0
10935	Western Underwriters Insurance Company	0	0	0	0	0	0	0	0	0	0	0
37770	Western United Insurance Company	0	0	0	0	0	63,511	0	0	35,508	0	0
24120	Westfield National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34207	Westport Insurance Corporation	0	1,813	10,579	289	0	0	109	2,499	0	538	78
24635	Westward Insurance Company	0	0	0	0	0	0	0	0	0	7	0
25780	Williamsburg National Insurance Company	0	617	3,963	0	0	0	0	33,656	0	2,721	0
13234	Wilshire Insurance Company	0	0	505	0	0	0	0	26,701	0	6,853	0
12599	Windsor Insurance Company	0	0	0	0	0	183	0	0	126	0	0
13250	Workmen's Auto Insurance Company	0	0	0	0	0	16,498	0	0	7,083	0	0
20311	XL Capital Assurance Inc.	0	0	0	0	0	0	0	0	0	0	0
24554	XL Insurance America, Inc.	0	0	19,293	1,897	0	0	0	0	0	0	0
20583	XL Reinsurance America Inc.	0	0	0	0	0	0	0	0	0	0	0
40193	XI Insurance Company of New York, Inc.	0	0	0	0	0	0	0	0	0	0	0
37885	XI Specialty Insurance Company	0	8,973	105,141	0	0	0	0	1,848	0	45 34,153	
24325	York Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26220	Yosemite Insurance Company	0	0	0	0	0	0	0	0	2,221	0	0
30120	ZNAT Insurance Company	0	14,018	0	0	0	0	0	0	0	0	0
13269	Zenith Insurance Company	0	725,466	0	0	0	0	0	0	0	0	0
16535	Zurich American Insurance Co	0	389,837	155,730	55,847	0	0	21	54,340	0	8,176	9,320
27855	Zurich American Insurance Company of Illinois	0	1,610	358	0	0	0	0	3,755	0	799	0
Total Property & Casualty Companies: 778												
<b>Each Line of Business Total:</b>		<b>0</b>	<b>14,968,676</b>	<b>4,097,434</b>	<b>191,273</b>	<b>3,643</b>	<b>10,723,814</b>	<b>312</b>	<b>2,122,512</b>	<b>8,282,682</b>	<b>739,801</b>	<b>193,712</b>



**DIRECT PREMIUMS WRITTEN - 2004 ALL CASUALTY LINES**

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
36404	21st Century Casualty Company	0	0	0	0	0	0	16,657
12963	21st Century Insurance Company	0	0	0	0	0	0	1,274,247
22896	ACA Financial Guaranty Corporation	0	0	0	0	0	0	1,478
10921	ACA Insurance Company	0	0	0	0	0	0	17
19984	ACIG Insurance Company	0	0	0	0	0	0	647
22950	ACSTAR Insurance Company	0	977	0	0	0	0	977
34789	AIG Centennial Insurance Company	0	0	0	0	0	0	8,502
43974	AIG Indemnity Insurance Company	0	0	0	0	0	0	8,819
22225	AIG Preferred Insurance Company	0	0	0	0	0	0	1,287
20796	AIG Premier Insurance Company	0	0	0	0	0	0	11,705
19399	AIU Insurance Company	0	0	0	0	0	0	12,162
27928	AMEX Assurance Company	0	0	0	0	0	0	175,416
10367	AVEMCO Insurance Company	0	0	0	0	0	0	9,150
29530	AXA Art Insurance Corporation	0	0	0	0	0	0	5,533
36552	AXA Corporate Solutions Reinsurance Company	0	0	0	0	0	0	0
20010	Acceptance Indemnity Insurance Company	0	0	0	0	0	0	27,325
26379	Accredited Surety and Casualty Company, Inc.	1	3,918	0	0	0	0	3,918
11835	AXA Re America Insurance Company	0	0	0	0	0	0	19,622
16187	AXA Re Property and Casualty Insurance Co	1	0	0	0	0	0	9,920
20370	AXIS Reinsurance Company	537	0	10	187	0	0	51,181
22667	Ace American Insurance Co	1,779	0	2	26	6,153	0	424,526
22705	Ace American Reinsurance Co	0	0	0	0	0	0	0
20702	Ace Fire Underwriters Insurance Co	0	0	0	3	0	0	6,232
10030	Ace Indemnity Insurance Co	0	0	0	0	0	0	119
20699	Ace Property and Casualty Insurance Co	0	14	0	0	0	0	52,356
40517	Advantage Workers Compensation Insurance Co	0	0	0	0	0	0	0
33898	Aegis Security Insurance Company	0	1,522	0	0	0	0	15,807
36153	Aetna Insurance Company of Connecticut	0	0	0	0	0	0	1,005
10014	Affiliated FM Insurance Company	0	0	0	2,626	0	0	54,789
42609	Affirmative Insurance Company	0	0	0	0	0	0	0
42757	Agri General Insurance Company	0	0	0	0	0	0	13,122
38733	Alaska National Insurance Company	0	0	0	0	0	0	34,745
24899	Alea North America Insurance Company	0	0	0	0	0	0	94,070
20222	All America Insurance Company	0	0	0	0	0	0	0
13285	Allegheny Casualty Company	0	10,090	0	0	0	0	10,090
20273	Alliance Assurance Company of America	0	0	0	0	0	0	0
10920	Alliance United Insurance Company	0	0	0	0	0	0	5,605
35300	Allianz Global Risks US Insurance Company	0	0	0	2,763	0	0	78,070
36420	Allianz Underwriters Insurance Company	0	0	0	0	0	0	0
36528	Allied Insurance Company	0	0	0	0	0	0	0
42579	Allied Property and Casualty Insurance Company	0	0	0	0	0	0	158,593
19489	Allied World Assurance Company (U.S.) Inc.	0	0	0	0	0	0	0
41840	Allmerica Financial Benefit Insurance Co	0	0	0	0	0	0	0
19240	Allstate Indemnity Company	0	0	0	0	0	0	1,044,324
19232	Allstate Insurance Company	96	0	41	188	0	223	1,475,594
17230	Allstate Property and Casualty Insurance Company	0	0	0	0	0	0	42,712
18708	Ambac Assurance Corporation	0	0	0	0	0	0	173,600
19100	Amco Insurance Company	9	654	0	2,438	0	0	435,160
19720	American Alternative Insurance Corporation	1	0	0	0	0	0	51,958
42390	AmGUARD Insurance Company	0	0	0	0	0	0	0

Direct Premiums Written - 2004 all casualty Lines *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
10073	American Ambassador Casualty Company	0	0	0	0	0	0	0
21849	American Automobile Insurance Company	0	0	23	0	0	0	93,874
10111	American Bankers Insurance Company of Florida	0	1	0	0	0	1,253	57,185
20427	American Casualty Company of Reading, Pennsylvania	7	1,052	4	3	0	0	130,838
10391	American Centennial Insurance Company	0	0	0	0	(4)	0	(4)
10216	American Contractors Indemnity Company	0	48,147	0	0	0	0	48,147
19690	American Economy Insurance Company	32	1	1	30	0	0	102,199
37990	American Empire Insurance Company	0	0	0	0	0	0	0
20613	American Employers' Insurance Company	0	0	0	0	0	0	(24)
10819	American Equity Specialty Insurance Company	0	0	0	0	0	0	0
23450	American Family Home Insurance Company	0	0	0	0	0	0	7,038
43699	American Federation Insurance Company	0	0	0	0	0	0	8,484
24066	American Fire and Casualty Company	0	1	0	0	0	0	1
40398	American Fuji Fire and Marine Insurance Company	0	0	4	0	0	0	1,856
24376	American General Indemnity Co	0	0	0	0	0	2,759	6,840
31208	American General Property Insurance Company	0	0	0	0	0	0	0
26247	American Guarantee and Liability Insurance Company	1	436	3	1,470	0	0	157,760
13331	American Hardware Mutual Insurance Company	102	69	29	29	0	0	15,864
39152	American Healthcare Indemnity Company	0	0	0	0	0	0	29,777
19380	American Home Assurance Company	0	5,787	0	469	0	0	638,117
19518	American Indemnity Company	0	0	0	0	0	0	0
21857	American Insurance Company (The)	3	1,354	189	45	0	0	208,090
43761	American International Ins Co of California, Inc.	0	0	0	0	0	0	126,087
31895	American Interstate Insurance Company	0	0	0	0	0	0	(3)
10200	American Live Stock Insurance Company	0	0	0	0	0	0	331
30562	American Manufacturers Mutual Insurance Company	0	224	0	0	0	0	3,504
43630	American Merchants Casualty Company	0	0	0	0	0	0	0
16810	American Mercury Insurance Company	0	1	0	0	0	9,328	9,329
23469	American Modern Home Insurance Company	0	0	0	0	0	0	40,777
22918	American Motorists Insurance Company	0	2,446	0	(1)	0	0	(2,179)
39942	American National General Insurance Company	0	0	0	0	0	0	0
28401	American National Property and Casualty Company	0	0	0	0	10,676	0	12,415
12084	American Professionals Insurance Company	0	0	0	0	0	0	0
10227	American Re-Insurance Company	0	0	0	0	0	0	0
19615	American Reliable Insurance Company	0	0	0	0	0	36	24,997
19631	American Road Insurance Company (The)	0	150	0	0	0	10,656	12,045
39969	American Safety Casualty Insurance Company	0	299	0	0	0	0	5,389
42978	American Security Insurance Company	0	0	0	0	0	90	100,696
19704	American States Insurance Company	110	41	26	88	0	0	124,757
19712	American States Insurance Company of Texas	0	0	0	0	0	0	6,771
37214	American States Preferred Insurance Company	0	0	0	0	0	0	25,791
40800	American Sterling Insurance Company	0	0	0	0	0	0	260
31380	American Surety Company	0	2,001	0	0	0	0	2,001
40142	American Zurich Insurance Company	184	0	87	249	0	0	102,003
27898	Americas Insurance Company	0	0	0	0	0	0	0
30872	Amerin Guaranty Corporation	0	0	0	0	0	0	7,025
23396	Amerisure Mutual Insurance Company	0	0	0	0	0	0	584
19976	Amica Mutual Insurance Company	0	0	0	0	0	0	71,680
40010	Anchor General Insurance Company	0	0	0	0	0	0	39,579
11150	Arch Insurance Company	0	29,416	(2)	0	0	224	269,002

Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
10348	Arch Reinsurance Company	0	203	0	0	0	0	203
19860	Argonaut Great Central Insurance Company	0	0	0	0	0	0	3,316
19801	Argonaut Insurance Company	0	0	0	0	0	0	55,366
19828	Argonaut-Midwest Insurance Company	0	0	0	0	0	0	25
19844	Argonaut-Southwest Insurance Company	0	0	0	0	0	0	2,602
41459	Armed Forces Insurance Exchange	0	0	0	0	0	0	5,864
21865	Associated Indemnity Corporation	0	2	35	18	0	0	99,213
27189	Associated International Insurance Company	0	0	0	0	0	0	6,116
21296	Associates Insurance Company	0	0	0	0	0	0	(55)
19305	Assurance Company of America	0	0	0	0	0	0	36,805
30180	Assured Guaranty Corp.	0	0	0	0	0	0	188
41769	Athena Assurance Company	0	0	0	0	0	0	2,442
21792	Atlanta Casualty Company	0	0	0	0	0	0	509
20931	Atlanta International Insurance Company	0	0	0	0	0	0	0
31925	Atlanta Specialty Insurance Company	0	0	0	0	0	0	23
22209	Atlantic Insurance Company	0	0	0	0	0	0	37
19895	Atlantic Mutual Insurance Company	(1)	127	0	10	0	0	11,415
27154	Atlantic Specialty Insurance Company	3	0	0	19	0	0	49,232
24813	Balboa Insurance Company	0	0	0	0	0	14,041	61,068
38245	BCS Insurance Company	0	0	0	0	0	0	10,670
18538	BancInsure, Inc.	928	61	2	31	299	65	9,433
33162	Bankers Insurance Company	0	2,066	0	0	0	0	15,222
23132	Bankers Multiple Line Insurance Company	0	0	0	0	0	0	0
18279	Bankers Standard Insurance Company	0	0	0	0	0	0	730
29513	Bar Plan Mutual Insurance Company (The)	0	0	0	0	0	0	0
41394	Benchmark Insurance Company	0	0	0	0	0	0	343
32603	Berkley Insurance Company	0	0	0	0	0	0	169
29580	Berkley Regional Insurance Company	0	38	0	0	0	0	38
19402	Birmingham Fire Insurance Company of Pennsylvania	0	0	0	444	0	0	3,715
20095	Bituminous Casualty Corporation	0	0	0	0	0	0	1
20109	Bituminous Fire and Marine Insurance Company	0	0	0	0	0	0	0
24503	Blue Ridge Insurance Company	0	0	0	0	0	0	0
27081	Bond Safeguard Insurance Company	0	1	0	0	0	0	1
20761	Boston Old Colony Insurance Company	0	0	0	0	0	0	0
13528	Brotherhood Mutual Insurance Company	0	0	0	0	0	0	0
10830	Business Alliance Insurance Company	0	0	0	0	0	2,902	20,631
30082	C.P.A. Insurance Company	0	0	0	0	0	114	114
36340	CAMICO Mutual Insurance Company	0	0	0	0	0	0	28,225
11166	C-F Insurance Company	0	0	0	0	0	0	0
10929	CII Insurance Company	0	0	0	0	0	0	0
22004	CIM Insurance Corporation	0	0	0	0	0	291	1,054
29114	CMG Mortgage Assurance Co	0	0	0	0	0	0	25
40266	CMG Mortgage Insurance Company	0	0	0	0	0	0	4,571
20435	CNA Casualty of California	0	0	0	0	0	0	80
18953	CSE Safeguard Insurance Company	0	0	0	0	0	0	26,717
38342	California Automobile Insurance Company	0	0	0	0	0	0	166,103
13544	California Capital Insurance Company	0	0	148	3,006	0	0	208,717
27464	California Casualty & Fire Insurance Company	0	0	0	0	0	0	0
10063	California Casualty Compensation Insurance Company	0	0	0	0	0	0	0
10847	CUMIS Insurance Society, Inc.	13,700	33	0	0	0	0	41,335

Direct Premiums Written - 2004 all casualty Lines *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
35955	California Casualty General Insurance Company of Oregon	0	0	0	0	0	0	0
20117	California Casualty Indemnity Exchange (The)	0	0	0	0	0	0	147,005
20125	California Casualty Insurance Company	0	0	0	0	0	0	34,827
31046	California General Underwriters Ins Co, Inc.	0	0	0	0	0	0	0
32271	California Indemnity Insurance Company	0	0	0	0	0	0	789
38865	California Insurance Company	0	0	0	0	0	0	0
15539	California State Automobile Assoc Inter-Ins Bureau	0	0	0	0	0	0	1,903,354
21946	Camden Fire Insurance Association (The)	0	0	0	0	0	0	0
10464	Canal Insurance Company	0	0	0	0	0	0	0
20877	Capital Markets Assurance Corporation	0	0	0	0	0	0	29
10520	Care West Insurance Company	0	0	0	0	0	0	15,064
10510	Carolina Casualty Insurance Company	0	461	0	0	0	0	102,054
10175	Cascade National Insurance Company	0	0	0	0	0	0	13,276
11255	Caterpillar Insurance Company	0	0	0	0	0	0	9,175
10561	Catholic Relief Insurance Company of America (The)	0	0	0	0	0	0	0
19909	Centennial Insurance Company	0	(27)	0	0	0	0	8,754
20230	Central Mutual Insurance Company	0	0	0	0	0	0	0
20249	Central National Insurance Company of Omaha (The)	0	0	0	0	0	0	0
34274	Central States Indemnity Co. of Omaha	0	0	0	0	0	12,619	18,130
34649	Centre Insurance Company	0	0	0	0	0	0	8,496
42765	Centurion Casualty Company	0	0	0	0	0	0	0
11711	Century American Casualty Company	0	0	0	0	0	0	0
20710	Century Indemnity Company	0	0	0	0	0	0	0
35130	Century Reinsurance Company	0	0	0	0	0	0	0
26905	Century-National Insurance Company	0	0	0	0	0	593	208,575
10642	Cherokee Insurance Company	0	0	0	0	0	0	0
22810	Chicago Insurance Company	0	0	0	0	0	0	14,194
34886	Chiyoda Fire & Marine Ins Co, Ltd. (The) (US Branch)	0	0	0	0	0	0	0
12777	Chubb Indemnity Insurance Company	0	0	0	0	0	0	0
10052	Chubb National Insurance Company	0	0	0	0	0	0	0
10669	Church Insurance Company (The)	0	0	0	0	0	0	797
18767	Church Mutual Insurance Company	0	0	0	0	0	0	44,321
10677	Cincinnati Insurance Company (The)	0	5	0	8	0	0	3,258
42242	Citation Insurance Company	0	0	0	0	0	0	0
10315	Civic Property and Casualty Company	0	0	0	0	0	0	6,645
10693	Civil Service Employees Insurance Company	0	0	0	0	0	0	86,296
36412	Claremont Liability Insurance Company	0	0	0	0	0	0	1,143
20532	Clarendon National Insurance Company	21	0	24	25	0	0	351,710
25070	Clearwater Insurance Company	0	0	0	0	0	0	0
25089	Coast National Insurance Company	0	0	0	0	0	0	486,325
31887	Coface North America Ins Co.	0	0	0	0	0	0	0
33197	Cologne Reinsurance Company of America	0	0	0	0	0	0	0
34347	Colonial American Casualty and Surety Company	286	832	0	0	0	0	1,162
10758	Colonial Surety Company	352	2	0	0	0	0	353
27812	Columbia Insurance Company	0	0	0	0	0	0	4,565
19410	Commerce and Industry Insurance Company	0	0	0	0	0	0	294,996
13161	Commerce West Insurance Company	0	0	0	0	0	0	49,327
32280	Commercial Casualty Insurance Company	0	0	0	0	0	0	116
38385	Commercial Guaranty Insurance Company	0	0	0	0	0	0	0
20818	Commercial Insurance Company of Newark, New Jersey	0	0	0	0	0	0	0

## Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
18732	Commercial Loan Insurance Corporation	0	0	0	0	0	0	0
10220	Commonwealth Insurance Company of America	0	0	0	0	0	0	2,151
21989	Compass Insurance Company	0	0	0	0	0	0	0
34711	Computer Insurance Company	0	0	0	0	0	0	925
12177	CompWest Insurance Company	0	0	0	0	0	0	1,020
24961	Connie Lee Insurance Company	0	0	0	0	0	0	0
32190	Constitution Insurance Co	0	0	0	0	0	0	(73)
20443	Continental Casualty Company	3,113	3,633	6	6,689	4,944	0	502,522
39551	Continental Heritage Insurance Company	0	953	0	0	0	0	953
35289	Continental Insurance Company (The)	1,148	4,482	0	0	0	427	15,572
28258	Continental National Indemnity Company	0	0	0	0	0	0	133
20923	Continental Reinsurance Corporation	0	0	0	0	0	0	0
37206	Contractors Bonding and Insurance Company	0	4,340	0	0	0	0	16,086
22730	Converium Insurance (North America) Inc.	0	0	0	0	0	0	33,496
39136	Converium Reinsurance (North America) Inc.	0	0	0	0	0	0	0
21318	Coregis Insurance Company	0	0	0	0	0	0	2,762
20044	Cornhusker Casualty Company	0	0	0	0	0	0	0
18961	Crestbrook Insurance Company	0	0	0	0	0	0	0
14010	Crusader Insurance Company	0	0	0	0	0	0	68,872
10855	Cypress Insurance Company	0	0	0	0	0	0	20,054
10499	DaimlerChrysler Insurance Company	8	27	3	15	0	0	7,073
19285	Danielson Insurance Company	0	0	0	0	0	0	0
19269	Danielson National Insurance Company	0	0	0	0	0	0	606
16705	Dealers Assurance Company	0	0	0	0	0	1,126	1,126
37907	Deerbrook Insurance Company	0	0	0	0	0	0	28,526
40975	Dentists Insurance Company (The)	0	0	0	0	0	0	31,334
42587	Depositors Insurance Company	0	0	0	0	0	0	15,864
12718	Developers Surety and Indemnity Co	0	18,232	0	0	0	0	18,232
42048	Diamond State Insurance Company	0	0	0	0	0	0	11,650
36463	Discover Property & Casualty Insurance CO	40	0	33	239	0	0	61,796
34495	Doctors' Company, An Interinsurance Exchange (The)	0	0	0	0	0	0	149,700
33499	Dorinco Reinsurance Company	0	0	0	0	0	0	803
10928	Eagle Insurance Company	0	0	0	0	0	0	0
12890	Eagle West Insurance Company	0	0	0	0	0	0	10,649
21407	EMCASCO Insurance Company	0	0	0	0	0	0	2
14702	EastGUARD Insurance Company	0	0	0	0	0	0	0
22926	Economy Fire & Casualty Company	0	0	0	0	0	0	0
21261	Electric Insurance Company	0	0	0	0	0	0	18,259
21326	Empire Fire and Marine Insurance Company	0	2	61	0	0	0	59,434
11512	Employers Compensation Insurance Company	0	0	0	0	0	0	277,096
11555	Employers Direct Insurance Company	0	0	0	0	0	0	108,991
20648	Employers' Fire Insurance Company (The)	0	0	0	0	5,570	0	6,672
21458	Employers Insurance Company of Wausau	0	10	2	0	0	0	58,951
21415	Employers Mutual Casualty Company	33	147	3	343	0	0	22,917
39845	Employers Reinsurance Corporation	0	(2)	0	0	0	(270)	10,433
10358	Encompass Insurance Company	0	0	0	0	0	0	0
30210	Esurance Property and Casualty Insurance Company	0	0	0	0	0	0	49,969
20516	Euler American Credit Indemnity Co	0	0	0	0	18,749	0	18,749
10120	Everest National Insurance Company	0	0	0	0	0	0	541,690
26921	Everest Reinsurance Company	0	0	0	0	0	0	0

## Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
10318	Exact Property and Casualty Company	0	0	0	0	0	0	11,047
35181	Executive Risk Indemnity Inc.	2,055	0	37	0	0	0	100,005
40029	Explorer Insurance Company (The)	23	1,103	0	0	0	0	84,545
21482	Factory Mutual Insurance Company	0	0	0	12,130	0	0	189,203
43460	FFG Insurance Company	0	0	0	0	0	342	342
44784	Fairfield Insurance Company	0	0	0	0	0	0	(43)
18864	Fairmont Insurance Company	0	0	0	0	0	0	0
25518	Fairmont Premier Insurance Company	0	0	0	0	0	0	2,133
24384	Fairmont Specialty Insurance Company	0	5,476	0	0	0	0	12,815
13846	Farmers Home Mutual Insurance Company	0	0	0	0	0	0	(28)
21636	Farmers Insurance Company of Oregon	0	0	0	0	0	0	0
21628	Farmers Insurance Company, Inc.	0	0	0	0	0	0	0
21652	Farmers Insurance Exchange	21	0	0	1	0	(5)	2,182,095
13897	Farmers Mutual Hail Insurance Company of Iowa	0	0	0	0	0	0	0
10873	Farmers Reinsurance Company	0	0	0	0	0	0	0
41483	Farmington Casualty Company	0	125	2	0	0	0	127
13838	Farmland Mutual Insurance Company	0	0	2	0	0	0	826
20281	Federal Insurance Company	27,762	30,391	4,021	10,542	1,091	0	929,493
13935	Federated Mutual Insurance Company	436	176	101	649	0	0	76,286
11118	Federated Rural Electric Insurance Corporation	1	0	0	0	0	0	287
28304	Federated Service Insurance Company	40	0	19	29	0	0	4,267
35270	Fidelity and Casualty Company of New York (The)	0	0	0	0	0	0	0
39306	Fidelity and Deposit Company of Maryland	6,326	46,205	507	36	2,123	0	98,617
25180	Fidelity National Insurance Company	0	0	0	0	0	0	38,427
16578	Fidelity National Property and Casualty Insurance Company	0	0	0	0	0	0	24,872
35386	Fidelity and Guaranty Insurance Company	93	2,583	(171)	358	0	0	40,638
25879	Fidelity and Guaranty Insurance Underwriters, Inc.	176	0	0	465	0	0	17,694
12815	Financial Guaranty Insurance Company	0	0	0	0	0	0	50,394
19852	Financial Indemnity Company	0	0	0	0	0	0	141,687
31453	Financial Pacific Insurance Company	0	4,353	0	495	0	0	90,517
18287	Financial Security Assurance Inc.	0	0	0	0	0	0	51,259
21660	Fire Insurance Exchange	0	0	0	0	0	0	1,056,087
21873	Fireman's Fund Insurance Company	0	7,089	66	258	0	81	488,777
21903	Fireman's Fund Insurance Company of Texas	0	0	0	0	0	0	(8)
20850	Firemen's Insurance Company of Newark, New Jersey	0	0	0	0	0	6,752	17,057
11099	First American Home Buyers Protection Corp	0	0	0	0	0	76,633	76,633
37710	First American Property & Casualty Insurance Co	0	0	0	0	0	0	15,154
34525	First American Specialty Insurance Company	0	0	0	0	0	0	96,692
11177	First Financial Insurance Company	0	0	0	0	0	0	10,181
33588	First Liberty Insurance Corporation (The)	0	0	0	0	0	0	2,261
24724	First National Insurance Company of America	20	8,403	2	4	0	0	82,410
21822	First State Insurance Company	0	0	0	0	0	0	0
13978	Florists' Mutual Insurance Company	0	0	0	208	0	0	22,240
38776	Folksamerica Reinsurance Company	0	0	0	0	0	0	5,977
11185	Foremost Ins Co Grand Rapids, Michigan	0	0	0	0	0	0	95,460
11800	Foremost Property and Casualty Insurance Company	0	0	0	0	0	0	8,851
29688	Forestview Mortgage Insurance Co.	0	0	0	0	0	0	0
38830	Fort Wayne Health & Casualty Insurance Company	0	0	0	0	0	0	2
34266	Frontier Insurance Company	0	162	0	0	0	0	140
22969	GE Reinsurance Corp	0	0	0	0	0	0	0

Direct Premiums Written - 2004 all casualty Lines *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
29823	GE Residential Mortgage Ins Corporation of North Carolina	0	0	0	0	0	0	8
41491	GEICO Casualty Company	0	0	0	0	0	0	49,376
35882	GEICO General Insurance Company	0	0	0	0	0	0	251,596
22055	GEICO Indemnity Company	0	0	0	0	0	0	79,207
11044	GMAC Insurance Company Online, Inc.	0	0	0	0	0	0	6,612
10201	Galway Insurance Company	0	0	0	0	0	0	5,778
24414	General Casualty Company of Wisconsin	1	0	0	0	0	0	922
16675	General Electric Mortgage Ins Corporation of North Carolina	0	0	0	0	0	0	0
38458	General Electric Mortgage Insurance Corporation	0	0	0	0	0	0	36,101
30007	General Fidelity Insurance Company	0	0	0	0	0	0	0
37931	General Fire & Casualty Company	0	0	0	0	0	0	15,132
24732	General Insurance Company of America	5	342	11	32	0	0	84,128
22039	General Reinsurance Corporation	0	0	0	0	0	0	6,496
39322	General Security National Insurance Company	0	0	0	0	0	0	1,592
11967	General Star National Insurance Company	0	0	0	0	0	0	9,545
11231	Generali Assicurazioni Generali S.P.A. (U.S. Branch)	0	0	0	0	0	0	807
38962	Genesis Insurance Company	0	0	13	50	0	0	22,800
10799	GeoVera Insurance Company	0	0	0	0	0	0	69,028
41343	Gerling America Insurance Company	0	0	0	0	0	0	1,665
11266	Gerling Global Reinsurance Corp U.S. Branch	0	0	0	0	0	0	0
21032	Gerling Global Reinsurance Corp of America	0	0	0	0	0	0	0
11282	Germantown Insurance Company	0	0	0	0	0	0	0
34622	Glens Falls Insurance Company (The)	0	0	0	0	0	0	107,833
11304	Global Surety & Insurance Co.	0	71	0	0	0	0	71
39861	Golden Bear Insurance Company	0	0	0	0	0	0	31,648
10836	Golden Eagle Insurance Corporation	0	0	1	4	0	0	46,647
22063	Government Employees Insurance Company	0	0	0	0	0	0	160,385
22098	Grain Dealers Mutual Insurance Company	0	0	0	0	0	0	0
22101	Grange Insurance Association	0	0	0	0	0	0	32,612
23809	Granite State Insurance Company	1	(1)	3	332	0	0	319,289
25984	Graphic Arts Mutual Insurance Company	0	0	0	0	0	0	22
36307	Gray Insurance Company (The)	0	0	0	0	0	1,831	1,831
26832	Great American Alliance Insurance Co	6	0	0	20	0	0	16,666
26344	Great American Assurance Company	221	0	35	199	0	39,744	144,264
10646	Great American Contemporary Insurance Company	0	0	0	0	0	0	0
16691	Great American Insurance Company	5,078	14,626	31	137	5,154	(1,469)	88,887
22136	Great American Insurance Company of New York	66	20	9	142	0	22,086	99,366
38580	Great American Protection Insurance Co	0	0	0	0	0	0	0
31135	Great American Security Insurance Company	0	0	0	0	0	0	0
33723	Great American Spirit Insurance Company	0	0	0	0	0	0	1,922
25224	Great Divide Insurance Company	0	0	0	0	0	0	5,230
20303	Great Northern Insurance Company	16	0	0	414	0	0	11,975
11371	Great West Casualty Company	0	0	0	0	0	0	23,756
22322	Greenwich Insurance Company	0	781	(12)	6	0	26,725	89,687
40541	Grocers Insurance Company	0	0	0	0	0	0	0
11398	Guarantee Insurance Company	0	0	0	0	0	0	0
15032	Guideone Mutual Insurance Co	0	0	0	0	0	0	78,054
14559	Guideone Specialty Mutual Ins Co	0	0	0	0	0	11,083	37,021
22217	Gulf Insurance Company	1,941	4,014	140	0	0	0	80,933
22292	Hanover Insurance Company (The)	18	112	0	0	0	0	1,423

Direct Premiums Written - 2004 all casualty Lines *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
21806	Harbor Specialty Insurance Company	0	0	0	0	0	0	97,164
26433	Harco National Insurance Company	0	616	276	0	0	0	30,152
23582	Harleysville Insurance Company	0	0	0	0	0	0	0
14168	Harleysville Mutual Insurance Company	0	11	0	0	0	0	382
22357	Hartford Accident and Indemnity Company	0	591	0	0	0	0	3,356
29424	Hartford Casualty Insurance Company	66	351	0	8	0	0	439,781
19682	Hartford Fire Insurance Company	9,163	14,410	1,085	765	0	0	385,672
37478	Hartford Insurance Company of the Midwest	0	0	0	0	0	0	110,400
11452	Hartford Steam Boiler Inspection and Ins Co (The)	0	0	0	8,649	0	0	19,793
30104	Hartford Underwriters Insurance Company	0	0	0	12	0	0	216,337
22438	Hawaiian Ins & Guaranty Company, Limited (The)	0	0	0	0	0	0	30,316
32077	Heritage Casualty Insurance Company	0	0	0	0	0	0	51
39527	Heritage Indemnity Company	0	0	0	0	0	8,769	8,769
11005	Homesite Insurance Co of California	0	0	0	0	0	0	12,068
22578	Horace Mann Insurance Company	0	0	0	0	0	0	24,635
22756	Horace Mann Property & Casualty Insurance Co	0	0	0	0	0	0	21,954
38849	Houston General Insurance Company	0	0	0	0	0	0	0
25054	Hudson Insurance Company	0	0	0	16	0	0	101,478
10048	Hyundai Marine & Fire Insurance Co., Ltd.	0	0	0	0	0	0	1,922
29068	IDS Property Casualty Insurance Company	0	0	0	0	0	0	0
11487	Imperial Casualty and Indemnity Company	0	0	0	0	0	0	3
25550	Indemnity Company of California	0	5,266	0	0	0	0	5,266
43575	Indemnity Insurance Company of North America	0	59	0	0	0	5,978	50,943
14265	Indiana Lumbermens Mutual Insurance Company	0	0	0	0	0	0	4
21075	Industrial Underwriters Insurance Company	0	0	0	0	0	0	0
22268	Infinity Insurance Company	0	0	0	0	0	0	355,215
10068	Infinity National Insurance Company	0	0	0	0	0	0	17,035
20260	Infinity Select Insurance Company	0	0	0	0	0	0	16,430
19429	Ins Co of the State of Pennsylvania (The)	0	2,617	0	0	0	0	299,145
26700	Insurance Company of Illinois	0	0	0	0	0	0	0
22713	Insurance Company of North America	0	(5)	0	0	600	0	7,181
27847	Insurance Company of the West	9	17,022	7	21	0	0	97,336
37257	Insurance Corporation of Hannover	552	0	63	15	0	22,893	46,005
18341	Insurance Corporation of New York (The)	0	0	0	0	0	0	3,246
29742	Integon National Insurance Company	0	0	0	0	0	0	284
31488	Integon Preferred Insurance Company	0	0	0	0	0	0	18,909
15598	Interinsurance Exchange of the Automobile Club	0	0	0	0	0	0	1,943,232
24139	International Business & Mercantile REassurance Co	0	2,553	0	0	0	0	3,080
11592	International Fidelity Insurance Company	77	12,575	0	0	0	6,169	18,822
22837	Interstate Indemnity Company	0	0	0	0	0	0	16,804
11630	Jefferson Insurance Company	0	0	0	0	0	0	272
14354	Jewelers Mutual Insurance Company	0	0	0	0	0	0	11,667
20885	Kansas City Fire and Marine Insurance Company	0	0	0	0	0	0	0
27138	Kemper Casualty Insurance Company	0	0	0	0	0	0	873
15563	Kemper Employers Insurance Company	0	0	0	0	0	0	80,176
10914	Kemper Independence Insurance Company	0	0	0	0	0	0	104,574
26077	Lancer Insurance Company	0	0	0	0	0	0	21,794
35637	Landmark Insurance Company	0	0	0	0	0	0	900
37800	LG Ins Co, Limited (United States Branch)	0	0	0	0	0	0	4,022
33600	LM Insurance Corporation	0	(5)	0	0	0	0	12,032



Direct Premiums Written - 2004 all casualty Lines *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
35246	Laurier Indemnity Company	0	0	0	0	0	0	0
36706	Lawyers' Mutual Insurance Company	0	0	0	0	0	0	53,451
11738	Leader Insurance Company	0	0	0	0	0	0	32,424
37940	Lexington National Insurance Corporation	0	1,594	0	0	0	0	1,594
42404	Liberty Insurance Corporation	0	24	0	0	0	0	105,861
19917	Liberty Insurance Underwriters Inc.	681	0	0	0	0	0	39,580
23035	Liberty Mutual Fire Insurance Company	0	4	0	2	0	0	498,588
23043	Liberty Mutual Insurance Company	78	16,785	39	0	0	0	113,958
41939	Liberty Northwest Insurance Corp	0	0	0	0	0	0	5,959
33855	Lincoln General Insurance Company	0	8,203	0	0	0	0	225,254
14435	Lumber Mutual Insurance Company	0	0	0	0	0	0	0
23108	Lumbermen's Underwriting Alliance	0	0	0	376	0	0	9,821
35769	Lyndon Property Insurance Company	0	488	0	0	0	5,887	6,773
23825	MBIA Insurance Corp. of Illinois	0	0	0	0	0	0	0
12041	MBIA Insurance Corporation	0	0	0	0	0	0	66,959
22241	MEDMARC Casualty Insurance Company	0	0	0	0	0	0	1,432
32089	MEDMARC Mutual Insurance Company	0	0	0	0	0	0	0
40150	MGA Insurance Company, Inc.	0	0	0	0	0	0	1
10682	MGIC Credit Assurance Corporation	0	0	0	0	0	0	808
18740	MGIC Indemnity Corporation	0	0	0	0	0	0	31
10666	MGIC Mortgage Reinsurance Corporation	0	0	0	0	0	0	0
16470	MGIC Reinsurance Corporation	0	0	0	0	0	0	0
10252	MGIC Residential Reinsurance Corporation	0	0	0	0	0	0	0
38660	MIC General Insurance Corporation	0	0	0	0	0	0	13,942
38601	MIC Property and Casualty Insurance Corporation	0	0	0	0	0	227	1,220
42269	Majestic Insurance Company	0	0	0	0	0	0	92,739
36897	Manufacturers Alliance Insurance Company	0	0	0	0	0	0	1,139
23876	Mapfre Reinsurance Corporation	0	0	0	0	0	0	0
29998	Marine Indemnity Insurance Company of America	0	0	0	0	0	0	0
28932	Markel American Insurance Company	0	0	0	0	0	0	20,002
38970	Markel Insurance Company	0	0	0	0	0	28	37,904
19356	Maryland Casualty Company	0	0	0	0	0	0	49,801
22306	Massachusetts Bay Insurance Company	0	0	0	0	0	0	166
22152	Mayflower Insurance Company, Ltd. (The)	0	0	0	0	0	0	0
33391	Medical Assurance Company, Inc. (The)	0	0	0	0	0	0	0
32433	Medical Insurance Exchange of California	0	0	0	0	0	0	34,860
11843	Medical Protective Company (The)	0	0	0	0	0	0	29,494
33650	Mendota Insurance Company	0	0	0	0	0	0	153
31968	Merastar Insurance Company	0	0	0	0	0	0	6,905
15768	Merced Mutual Insurance Company	0	0	0	0	0	88	7,253
14494	Merchants Bonding Company (Mutual)	0	3,554	0	0	0	0	3,619
11908	Mercury Casualty Company	0	0	0	0	0	0	693,252
27553	Mercury Insurance Company	0	0	0	0	0	0	1,147,508
24821	Meritplan Insurance Company	0	0	0	0	0	0	64,576
25321	Metropolitan Direct Property and Casualty Ins Co	0	0	0	0	0	0	67,778
34339	Metropolitan Group Property and Casualty Ins Co	0	0	0	0	0	0	0
14508	Michigan Millers Mutual Insurance Company	0	0	0	0	0	0	1,819
21687	Mid-Century Insurance Company	11	(92)	0	0	0	0	176,772
27480	Mid-State Mutual Insurance Company	0	0	0	0	0	0	6,681
36650	Mid-State Surety Corporation	0	221	0	0	0	0	221

## Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
23434	Middlesex Insurance Company	0	0	0	0	0	0	10,963
20451	MidStates ReInsurance Corporation	0	0	0	0	0	0	0
23612	Midwest Employers Casualty Company	0	0	0	0	0	13,183	13,183
42234	Minnesota Lawyers Mutual Insurance Company	0	0	0	0	0	0	0
20362	Mitsui Sumitomo Insurance Company of America	19	0	0	209	0	0	79,220
22551	Mitsui Sumitomo Insurance USA Inc.	0	0	0	0	0	0	23,121
23655	Modern Service Insurance Company	0	0	0	0	0	0	7,694
23540	Monterey Insurance Company	0	0	90	139	0	0	20,911
31232	Monumental General Casualty Company	0	0	0	0	0	0	3,440
29858	Mortgage Guaranty Insurance Corporation	0	0	0	0	0	0	159,874
22012	Motors Insurance Corporation	0	0	0	0	0	0	4,532
35947	Mt. McKinley Insurance Company	0	0	0	0	0	0	0
23647	Mutual Service Casualty Insurance Company	1	0	1	0	0	0	10,229
25240	NAU Country Insurance Company	0	0	0	0	0	0	29,829
15865	NCMIC Insurance Company	0	0	0	0	0	0	9,170
30945	National Alliance Insurance Company	0	0	0	0	0	0	0
23663	National American Insurance Company	0	3	0	0	0	0	665
23671	National American Insurance Company of California	0	0	0	0	0	0	14,580
11991	National Casualty Company	0	0	0	0	0	6,454	32,991
10243	National Continental Insurance Company	0	0	0	0	0	0	26,469
16217	National Farmers Union Property and Casualty Co	0	6	25	0	0	0	4,911
23752	National Farmers Union Standard Insurance Company	82	150	0	0	0	0	748
20478	National Fire Insurance Company of Hartford	3	2,574	2	4	0	0	32,845
42447	National General Assurance Company	0	0	0	0	0	0	0
23728	National General Insurance Company	0	0	0	0	0	0	116,594
20087	National Indemnity Company	0	4,403	0	0	0	0	15,300
23736	National Insurance Underwriters	0	0	0	0	0	0	0
32620	National Interstate Insurance Company	0	0	0	0	0	0	29,098
20052	National Liability & Fire Insurance Company	0	0	0	0	0	0	25,203
34835	National Reinsurance Corporation (The)	0	0	0	0	0	0	0
12114	National Security Fire and Casualty Company	0	0	0	0	0	0	0
22608	National Specialty Insurance Company	0	0	0	0	0	0	3,054
21881	National Surety Corporation	0	81	107	10	0	0	81,500
19445	National Union Fire Ins Co of Pittsburgh, PA	24,994	5,832	2,065	3,418	0	0	1,025,091
26093	Nationwide Affinity Insurance Co of America	0	0	0	0	0	0	634
28223	Nationwide Agribusiness Insurance Company	0	0	21	0	0	0	34,570
10723	Nationwide Assurance Co	0	0	0	0	0	0	10
23760	Nationwide General Insurance Company	0	0	0	0	0	0	0
25453	Nationwide Insurance Co of America	0	0	0	0	0	0	0
23779	Nationwide Mutual Fire Insurance Company	0	0	0	0	0	0	32,196
23787	Nationwide Mutual Insurance Company	335	1,745	405	386	0	0	292,515
37877	Nationwide Property and Casualty Insurance Company	0	0	0	0	0	0	4,307
42307	Navigators Insurance Company	0	101	0	0	0	0	40,057
10317	Neighborhood Spirit Property and Casualty Company	0	0	0	0	0	0	23,349
24171	Netherlands Insurance Company (The)	0	0	0	0	0	0	46,934
41629	New England Reinsurance Corporation	0	0	0	0	0	0	0
23841	New Hampshire Insurance Company	1	0	3	96	0	0	40,439
16608	New York Marine and General Insurance Company	0	0	0	0	0	0	9,606
24643	Newark Insurance Company	0	0	0	0	0	0	0
24848	Newport Insurance Company	0	0	0	0	0	0	114,779

Direct Premiums Written - 2004 all casualty Lines *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
35106	Niagara Fire Insurance Company	0	0	0	0	0	0	79
12190	Nipponkoa Insurance Company Of America	0	0	0	0	0	0	580
27073	Nipponkoa Insurance Company, Limited	36	0	45	125	0	0	11,797
33200	Norcal Mutual Insurance Company	0	0	0	0	0	0	184,113
31470	NorGUARD Insurance Company	0	0	0	0	0	0	0
29700	North American Elite Insurance Co	0	0	0	0	0	0	6,949
29874	North American Specialty Insurance Company	1	1,618	0	0	0	0	9,677
27740	North Pointe Insurance Company	0	0	0	0	0	0	(9)
21105	North River Insurance Company (The)	0	12	0	0	0	0	10,730
22047	North Star Reinsurance Corporation	0	0	0	0	0	0	0
36455	Northbrook Indemnity Company	0	0	0	0	13,412	0	14,991
38369	Northern Assurance Company of America (The)	0	0	0	0	0	0	6,331
19372	Northern Insurance Company of New York	0	0	0	0	0	0	60,556
24031	Northland Casualty Company	0	0	0	0	0	0	197
24015	Northland Insurance Company	0	0	12	0	0	0	30,179
43583	Northwest Physicians Mutual Insurance Company	0	0	0	0	0	0	3,933
23914	Northwestern National Ins Co of Milwaukee, Wis	0	0	0	0	0	0	0
20338	Northwestern Pacific Indemnity Company	0	0	0	(34)	0	0	13,572
34630	Oak River Insurance Company	0	0	0	0	0	0	9,811
23248	Occidental Fire & Casualty Co of North Carolina	0	0	0	0	0	0	5,832
12360	Ocean Harbor Casualty Insurance Company	0	0	0	0	0	0	7,211
23680	Odyssey America Reinsurance Corporation	0	0	0	0	0	0	0
26565	Ohio Indemnity Company	0	70	0	0	0	2,845	2,915
24147	Old Republic Insurance Company	168	244	0	0	8,285	2,608	142,946
35424	Old Republic Security Assurance Company	0	1	0	0	0	(8)	(7)
40444	Old Republic Surety Company	231	1,041	0	0	0	0	1,282
37060	Old United Casualty Company	0	5	0	0	0	590	7,731
12254	Omaha Indemnity Company (The)	0	0	0	0	0	0	0
37540	Omaha Property and Casualty Insurance Company	0	0	0	0	0	0	(34)
39098	Omni Insurance Company	0	0	0	0	0	0	23,312
20621	OneBeacon America Insurance Company	0	0	0	0	1	0	20,138
21970	OneBeacon Insurance Company	0	2	0	73	0	0	16,959
14907	Oregon Mutual Insurance Company	4	0	2	511	0	0	38,044
33030	Ormond Reinsurance Company	0	0	0	0	0	0	0
10019	Overseas Partners US Reinsurance Company	0	0	0	0	0	0	0
22748	Pacific Employers Insurance Company	0	1	0	0	0	0	4,863
10222	PACO Assurance Company, Inc.	0	0	0	0	0	0	0
39675	PMA Reinsurance Corporation	0	0	0	0	0	0	0
27251	PMI Mortgage Insurance Co.	0	0	0	0	0	0	67,975
29807	PXRE Reinsurance Company	0	0	0	0	0	0	0
20346	Pacific Indemnity Company	23	572	3	6,390	0	0	29,294
37338	Pacific Insurance Company	0	0	0	0	0	0	(1)
40550	Pacific Pioneer Insurance Company	0	0	0	0	0	0	840
11048	Pacific Property and Casualty Company	0	0	0	0	0	0	21,903
10887	Pacific Select Property Insurance Co	0	0	0	0	0	0	22,650
37850	Pacific Specialty Insurance Company	0	0	0	0	0	0	131,095
38636	Partner Reinsurance Company of the U.S.	0	0	0	0	0	0	0
10006	PartnerRe Insurance Company of New York	0	0	0	0	0	0	0
22250	Pathfinder Insurance Company	0	0	0	0	0	0	0
18333	Peerless Indemnity Insurance Company	0	0	0	0	0	0	0

Direct Premiums Written - 2004 all casualty Lines *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
24198	Peerless Insurance Company	0	3	31	466	0	0	252,705
32859	Penn-America Insurance Company	0	0	0	0	0	0	14,558
21962	Pennsylvania General Insurance Company	0	0	0	0	0	0	77
14974	Pennsylvania Lumbermens Mutual Insurance Company	0	0	0	0	0	0	0
41424	Pennsylvania Manufacturers Indemnity Company	0	0	0	0	0	0	183
12262	Pennsylvania Manufacturers' Association Ins Co	0	0	0	0	0	0	4,087
37648	Permanent General Assurance Corporation	0	0	0	0	0	0	70,242
12297	Petroleum Casualty Company	0	0	0	0	0	0	1,289
18058	Philadelphia Indemnity Insurance Company	0	0	0	0	0	0	137,818
12319	Philadelphia Reinsurance Corporation	0	0	0	0	0	0	0
18619	Platte River Insurance Company	299	6,786	0	0	0	0	11,193
14460	Podiatry Insurance Company of America, a Mutual Company	0	0	0	0	0	0	5,782
40134	Potomac Insurance Company of Illinois	0	0	0	0	0	0	0
10900	Preferred Employers Insurance Company	0	0	0	0	0	0	191,407
36234	Preferred Professional Insurance Company	0	0	0	0	0	0	1,182
12513	Professional Liability Ins Co of America	0	0	0	0	0	0	0
33359	Professional Liability Insurance Company	0	0	0	0	0	0	0
34487	Professional Underwriters Liability Ins Co	0	0	0	0	0	0	35,701
29017	Professionals Advocate Insurance Company	0	0	0	0	0	0	0
24260	Progressive Casualty Insurance Company	2,387	35	0	0	0	0	285,048
44288	Progressive Choice Insurance Company	0	0	0	0	0	0	227,045
16322	Progressive Halcyon Insurance Company	0	0	0	0	0	0	106
11851	Progressive Home Insurance Company	0	0	0	0	0	0	291
37605	Progressive Marathon Insurance Company	0	0	0	0	0	0	70,289
42919	Progressive Northwestern Insurance Company	0	0	0	0	0	0	0
32786	Progressive Specialty Insurance Company	0	0	0	0	0	0	0
27804	Progressive West Insurance Company	0	0	0	0	0	0	315,142
34690	Property and Casualty Insurance Co of Hartford	0	0	0	0	0	0	131
12416	Protective Insurance Company	0	101	0	0	0	0	1,016
24295	Providence Washington Insurance Company	0	0	0	0	0	0	0
36439	Prudential Commercial Insurance Company	0	0	0	0	0	0	0
36447	Prudential General Insurance Company	0	0	0	0	0	0	1
32352	Prudential Property and Casualty Insurance Company	0	0	0	0	0	0	20,253
15059	Public Service Mutual Insurance Company	0	0	0	0	0	0	24,791
35157	Putnam Reinsurance Company	0	0	0	0	0	0	0
39217	QBE Insurance Corporation	0	0	0	0	0	0	78,487
10219	QBE Reinsurance Corporation	0	0	0	0	0	0	2,736
10829	Quadrant Indemnity Company	0	0	0	0	0	0	429
28860	RLI Indemnity Company	0	0	0	0	0	0	0
13056	RLI Insurance Company	60	1,879	12	0	0	0	45,641
36250	Radian Asset Assurance Inc.	0	0	0	0	0	0	6,122
33790	Radian Guaranty Inc.	0	0	0	0	0	0	117,148
38512	Rampart Insurance Company	0	0	0	0	0	0	0
41580	Red Shield Insurance Company	0	0	0	0	0	0	334
22314	RSUI Indemnity Company	0	0	0	0	0	0	80,423
37303	Redland Insurance Company	2	0	0	0	0	0	87,604
11673	Redwood Fire and Casualty Insurance Company	0	0	0	0	0	0	32,757
24449	Regent Insurance Company	0	0	0	0	0	0	845
26549	Reinsurance Company of America, Inc.	0	0	0	0	0	0	3,810
22179	Republic Indemnity Company of America	0	0	0	0	0	0	41,526

Direct Premiums Written - 2004 all casualty Lines (continued)

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
43753	Republic Indemnity Company of California	0	0	0	0	0	0	288,147
38318	Republic Insurance Company	0	0	0	0	0	0	0
28452	Republic Mortgage Insurance Company	0	0	0	0	0	0	20,710
31089	Republic Western Insurance Company	0	1	0	0	0	0	2,158
15776	Residence Mutual Insurance Company	0	0	0	0	0	0	37,708
10287	Residential Guaranty Co.	0	0	0	0	0	0	0
10970	Response Indemnity Company of California	0	0	0	0	0	0	719
43044	Response Insurance Company	0	0	0	0	0	0	61
26050	Response Worldwide Insurance Company	0	0	0	0	0	0	1,860
36684	Riverport Insurance Company	0	0	137	0	0	0	20,373
12491	Rochdale Insurance Company	0	0	0	0	0	0	0
22128	Rocky Mountain Fire & Casualty Company	0	0	0	0	0	0	25
24678	Royal Indemnity Company	0	72	0	137	0	0	595
39039	Rural Community Insurance Company	0	0	0	0	0	0	38,925
24740	SAFECO Insurance Company of America	0	39,758	12	0	0	0	469,209
39012	SAFECO Insurance Company of Illinois	0	0	0	0	0	0	93,957
15105	Safety National Casualty Corporation	0	638	0	0	0	11,967	25,543
10939	Safeway Direct Insurance Company	0	0	0	0	0	0	4,046
30058	SCOR Reinsurance Company	0	0	0	0	0	0	0
10352	SCPIE Indemnity Company	0	0	0	0	0	0	103,202
12521	Safeway Insurance Company	0	0	0	0	0	0	37,982
25640	Safeway Insurance Company of Georgia	0	0	0	0	0	0	0
40460	Sagamore Insurance Company	0	0	0	0	0	0	1,992
38300	Samsung Fire & Marine Ins Co., Ltd. (U.S. Branch)	0	0	0	0	0	0	0
10837	San Diego Insurance Company	0	0	0	0	0	0	0
21911	San Francisco Reinsurance Company	0	0	0	0	0	0	0
15580	Scottsdale Indemnity Company	0	0	0	0	0	0	23,575
20354	Sea Insurance Company of America (The)	0	0	0	0	0	0	0
22535	Seaboard Surety Company	0	2,358	0	0	0	0	2,358
25763	Seaton Insurance Company	0	0	0	0	0	0	0
24902	Security Insurance Company of Hartford	(1)	0	0	0	627	0	28,214
19879	Security National Insurance Company	0	0	0	0	0	0	0
22233	Select Insurance Company	1	0	1	0	0	0	761
10936	Seneca Insurance Company, Inc.	0	906	0	0	0	0	1,067
24988	Sentry Insurance, A Mutual Company	148	3	43	0	0	0	93,099
21180	Sentry Select Insurance Company	383	364	128	0	0	0	71,236
22985	Sequoia Insurance Company	0	0	0	0	0	0	87,081
35408	Sirius America Insurance Company	0	13	0	542	0	0	40,873
38997	Sompo Japan Fire & Marine Insurance Company Of America	0	0	0	0	0	0	0
11126	Sompo Japan Insurance Company of America	3	0	1	17	0	0	40,297
19216	Southern Insurance Company	0	0	0	0	0	0	4,445
36790	Springfield Insurance Company	0	0	0	0	0	0	29,638
24767	St. Paul Fire and Marine Insurance Company	2,652	18,049	575	1,318	0	0	468,665
24775	St. Paul Guardian Insurance Company	4	557	1	33	0	0	17,856
41750	St. Paul Medical Liability Insurance Company	0	0	0	0	0	0	0
24791	St. Paul Mercury Insurance Company	2,687	559	70	236	0	0	94,622
19224	St. Paul Protective Insurance Company	0	0	0	0	0	0	9,090
19070	Standard Fire Insurance Company (The)	0	1	0	0	0	0	137,984
42986	Standard Guaranty Insurance Company	0	0	0	0	0	3,377	5,668
18023	Star Insurance Company	0	2	0	0	0	0	21,995

Direct Premiums Written - 2004 all casualty Lines *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
40045	Starnet Insurance Company	0	0	0	0	0	0	23,323
35076	State Compensation Insurance Fund	0	0	0	0	0	0	8,216,405
25143	State Farm Fire and Casualty Company	923	494	0	0	0	0	181,771
25151	State Farm General Insurance Company	0	7	0	0	0	0	1,828,496
25178	State Farm Mutual Automobile Insurance Company	0	0	0	0	0	0	2,817,799
12831	State National Insurance Company, Inc.	0	0	7	0	0	0	82,255
42277	Sterling Casualty Insurance Company	0	0	0	0	0	0	62,163
10952	Stonebridge Casualty Insurance Company	0	0	0	0	0	2,453	16,212
22276	Stonewall Insurance Company	0	0	0	0	0	0	0
10340	Stonington Insurance Co	0	0	0	0	0	0	9,709
40436	Stratford Insurance Company	0	0	0	0	0	0	2,588
39187	Suecia Insurance Company	0	0	0	0	0	0	0
24047	Surety Bonding Company of America	354	1,514	0	0	0	0	5,320
12793	Surety Company of the Pacific	0	13,123	0	0	0	0	13,123
32107	Sutter Insurance Company	0	0	0	0	0	8,137	41,060
25364	Swiss Reinsurance America Corporation	0	0	0	0	0	0	0
25496	TIG Indemnity Company	0	0	0	0	0	0	(18)
25534	TIG Insurance Company	0	0	0	4	0	0	(1,227)
25445	TIG Specialty Insurance Company	0	0	0	0	0	0	21
32301	TNUS Insurance Company	0	0	0	0	0	0	0
19526	Texas General Indemnity Company	0	0	0	0	0	0	0
13242	Titan Indemnity Company	0	0	0	0	0	0	0
42439	Toa-Re Insurance Company of America (The)	0	0	0	0	0	0	0
12904	Tokio Marine & Nichido Fire Insurance Co., Ltd.	74	0	10	979	0	0	173,879
18031	TOPA Insurance Company	0	0	0	0	0	0	120,471
37621	Toyota Motor Insurance Company	0	0	0	0	0	0	27,107
41238	Trans Pacific Insurance Company	0	0	0	0	0	0	6,361
19453	Transatlantic Reinsurance Company	0	0	0	0	0	0	0
20486	Transcontinental Insurance Company	3	0	1	117	0	0	41,047
28886	TransGuard Insurance Company of America, Inc	0	0	0	0	0	0	16,590
33014	Transport Insurance Company	0	0	0	0	0	0	(345)
20494	Transportation Insurance Company	8	0	7	152	0	0	38,419
19038	Travelers Casualty and Surety Company	40	2,861	2	0	0	0	13,082
36170	Travelers Casualty Company of Connecticut	0	0	0	0	0	0	1,458
19046	Travelers Casualty Insurance Company of America	1	0	0	0	0	0	414
31194	Travelers Casualty and Surety Company of America	8,604	77,413	1,473	0	0	0	122,666
40282	Travelers Commercial Casualty Company	0	0	0	0	0	0	0
36137	Travelers Commercial Insurance Company	0	0	0	0	0	0	0
25658	Travelers Indemnity Company (The)	0	0	0	0	0	0	0
25682	Travelers Indemnity Company of Connecticut (The)	41	0	12	236	0	0	134,581
39357	Travelers Insurance Company (Accident Dept)	0	0	0	0	0	0	274
25674	Travelers Property Casualty Company of America	36	3	43	11,113	0	0	642,154
36161	Travelers Property Casualty Insurance Company	0	0	1	0	0	0	83,660
34894	Trenwick America Reinsurance Corporation	0	0	0	0	0	0	435
24350	Triad Guaranty Insurance Corporation	0	0	0	0	0	0	45,167
19887	Trinity Universal Insurance Company	0	1	0	0	0	0	827
41211	Triton Insurance Company	0	0	0	0	0	870	741
41106	Triumpher Casualty Company	0	0	0	0	0	0	242
21709	Truck Insurance Exchange	1,214	12	0	4	0	0	352,381
27120	Trumbull Insurance Company	0	0	0	0	0	0	0

Direct Premiums Written - 2004 all casualty Lines *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
29459	Twin City Fire Insurance Company	0	0	0	6	0	0	163,981
29599	U.S. Specialty Insurance Company	0	0	0	0	0	0	19,093
37893	ULICO Casualty Company	0	11	0	0	0	0	5,776
25968	USAA Casualty Insurance Company	0	0	0	0	0	0	419,374
18600	USAA General Indemnity Company	0	0	0	0	0	0	16,456
10004	Ulico Standard of America Casualty Company	0	0	0	0	0	0	0
41050	Underwriter for the Professions Insurance Company	0	0	0	0	0	0	607
25798	Unigard Indemnity Company	0	0	0	0	0	0	20,817
25747	Unigard Insurance Company	7	0	5	0	0	0	108,604
28497	USPlate Glass Insurance Company	0	0	0	0	0	0	554
11142	United Casualty Insurance Company of America	0	0	532	0	0	0	2,232
11770	United Financial Casualty Company	0	0	0	0	0	(4)	206
13021	United Fire & Casualty Company	0	98	0	0	0	0	6,839
16659	United Guaranty Commercial Ins Co of North Carolina	0	0	0	0	0	0	0
40525	United Guaranty Credit Insurance Company	0	0	0	0	0	0	117
26999	United Guaranty Mortgage Indemnity Company	0	0	0	0	0	0	74
15873	United Guaranty Residential Insurance Company	0	0	0	0	0	0	46,104
11445	United National Casualty Insurance Company	0	0	0	0	0	0	0
41335	United National Specialty Insurance Company	0	0	0	0	0	0	(87)
25941	United Services Automobile Association	0	0	0	0	0	0	500,376
25887	United States Fidelity and Guaranty Company	449	3,128	29	811	0	0	205,890
21113	United States Fire Insurance Company	7	1,424	0	0	0	0	229,576
25895	United States Liability Insurance Company	0	0	0	0	0	0	19,267
16063	Unitrin Auto and Home Insurance Company	0	0	0	0	0	0	1,515
10226	Unitrin Direct Insurance Company	0	0	0	0	0	0	29,396
10915	Unitrin Direct Property & Casualty Company	0	0	0	0	0	0	17,223
42862	Universal Casualty Company	0	0	0	0	0	0	0
13200	Universal Surety of America	0	5	0	0	0	0	5
41181	Universal Underwriters Insurance Company	2,289	508	1,852	5,128	0	0	100,973
25976	Utica Mutual Insurance Company	0	11	0	0	0	0	1,724
26611	Valiant Insurance Company	0	0	0	0	0	0	(432)
20508	Valley Forge Insurance Company	5	0	0	253	0	0	64,660
14133	Valley Insurance Company	6	0	1	(1)	0	0	15,693
21172	Vanliner Insurance Company	0	0	0	0	0	0	20,286
18759	Verex Assurance, Inc.	0	0	0	0	0	0	13
10815	Verlan Fire Insurance Company	0	0	0	95	0	0	1,602
11762	Vesta Fire Insurance Corporation	0	0	0	0	0	0	49,119
42889	Victoria Fire & Casualty Company	0	0	0	0	0	0	443
20397	Vigilant Insurance Company	367	207	8	1,261	0	0	56,482
13137	Viking Insurance Company of Wisconsin	0	0	0	0	0	0	151,160
10079	Vintage Insurance Company	0	0	0	0	0	0	66
40827	Virginia Surety Company, Inc.	0	0	0	0	294	8,168	362,773
35971	Voyager Property and Casualty Insurance Company	0	0	0	0	0	50	31,351
32778	Washington International Insurance Company	0	4,617	0	0	0	0	4,617
26069	Wausau Business Insurance Company	0	0	0	0	0	0	6,751
26042	Wausau Underwriters Insurance Company	0	0	0	0	0	0	37,661
10683	Wawanesa General Insurance Company	0	0	0	0	0	0	187,126
31526	Wawanesa Mutual Insurance Company (The)	0	0	0	0	0	0	69,250
25011	Wesco Insurance Company	0	0	0	0	4,475	0	6,869
21121	Westchester Fire Insurance Company	181	3,719	0	0	0	6,269	55,242

Direct Premiums Written - 2004 all casualty Lines *(continued)*

Figures taken from Insurers 2004 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
30830	Western Diversified Casualty Insurance Company	0	0	0	0	0	0	(5)
27502	Western General Insurance Company	0	0	0	0	0	41	74,124
26395	Western Home Insurance Company	0	0	0	0	0	0	(30)
10008	Western Insurance Company	0	1,510	0	0	0	0	1,510
13625	Western Mutual Insurance Company	0	0	0	0	0	0	5,527
24465	Western National Assurance Company	0	0	0	0	0	0	0
10997	Western Select Insurance Company	0	0	0	0	0	0	134
13188	Western Surety Company	1,753	21,576	0	0	0	0	23,705
10935	Western Underwriters Insurance Company	0	0	0	0	0	0	0
37770	Western United Insurance Company	0	0	0	0	0	0	99,019
24120	Westfield National Insurance Company	0	26	0	0	0	0	26
34207	Westport Insurance Corporation	27	0	11	1,248	0	0	62,634
24635	Westward Insurance Company	0	0	0	0	0	2	10
25780	Williamsburg National Insurance Company	0	0	0	0	0	0	41,571
13234	Wilshire Insurance Company	0	0	0	0	0	0	37,023
12599	Windsor Insurance Company	0	0	0	0	0	0	309
13250	Workmen's Auto Insurance Company	0	0	0	0	0	0	26,793
20311	XL Capital Assurance Inc.	0	0	0	0	0	0	35,437
24554	XL Insurance America, Inc.	0	0	60	269	0	0	38,669
20583	XL Reinsurance America Inc.	0	0	0	0	0	0	0
40193	XI Insurance Company of New York, Inc.	0	0	0	0	0	0	0
37885	XI Specialty Insurance Company	0	4,715	0	0	0	0	187,636
24325	York Insurance Company	0	0	0	0	0	0	0
26220	Yosemite Insurance Company	0	0	0	0	0	2,822	5,043
30120	ZNAT Insurance Company	0	0	0	0	0	0	14,018
13269	Zenith Insurance Company	0	0	0	0	0	0	725,466
16535	Zurich American Insurance Co	3,352	21	23	3,454	0	0	774,036
27855	Zurich American Insurance Company of Illinois	2	0	0	8	0	0	8,825
Total Property & Casualty Companies: 778								
<b>Each Line of Business Total:</b>		<b>128,349</b>	<b>584,631</b>	<b>14,867</b>	<b>93,586</b>	<b>82,449</b>	<b>360,143</b>	<b>58,201,597</b>







## 2004 ANNUAL REPORT *of the* INSURANCE COMMISSIONER